

Exhibit 24



4 Bryant Park
3rd Floor
New York, NY 10018

RETURN SERVICE REQUESTED

AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Statement Ending 07/30/2021

Page 1 of 6

Managing Your Accounts

| | | |
|--|----------------|--|
| | Officer Name | Steve LaFredo |
| | Office Number | 212-266-9200 |
| | Banking Hours | Mon - Fri 8:30am - 4:30pm EST |
| | Online Banking | www.piermontbank.com |

Summary of Accounts

| Account Type | Account Number | Ending Balance |
|---------------------------|----------------|----------------|
| CLASSIC BUSINESS CHECKING | 2060 | \$3,576.93 |

CLASSIC BUSINESS CHECKING-2060

Account Summary

| Date | Description | Amount | Description | Amount |
|------------|-------------------------|------------|---------------------------|------------|
| 07/01/2021 | Beginning Balance | \$7,154.23 | Average Available Balance | \$5,244.71 |
| | 0 Credit(s) This Period | \$0.00 | | |
| | 77 Debit(s) This Period | \$3,577.30 | | |
| 07/30/2021 | Ending Balance | \$3,576.93 | | |
| | Service Charges | \$25.50 | | |

Account Activity

| Post Date | Description | Debits | Credits | Balance |
|------------|---|----------|---------|------------|
| 07/01/2021 | Beginning Balance | | | \$7,154.23 |
| 07/01/2021 | XX1767 DDA WITHDRAWAL MAKSIMIRSKA 86 ZAGREB HR 10737 040536 | \$316.47 | | \$6,837.76 |
| 07/01/2021 | VISA ISA Fee MAKSIMIRSKA 86 ZAGREB HR 10737 040536 | \$3.21 | | \$6,834.55 |
| 07/02/2021 | XX1767 POS PURCHASE PBZTMARBURGERKIN DRAGANICI HR 12963306 018347 | \$25.11 | | \$6,809.44 |
| 07/02/2021 | VISA ISA Fee PBZTMARBURGERKIN DRAGANICI HR 12963306 018347 | \$0.25 | | \$6,809.19 |
| 07/06/2021 | XX1767 POS PURCHASE RESTORAN TAJER ZAGREB HR 50108821 075000 | \$168.56 | | \$6,640.63 |
| 07/06/2021 | XX1767 POS PURCHASE MUELLER CCO EAST ZAGREB HR 50052164 025000 | \$145.60 | | \$6,495.03 |
| 07/06/2021 | XX1767 POS PURCHASE NYAS 212-298-8640 NY 00000000 071914 | \$135.00 | | \$6,360.03 |
| 07/06/2021 | XX1767 POS PURCHASE NZZJZ DR A.STAMP ZAGREB HR V0102266 066202 | \$91.01 | | \$6,269.02 |
| 07/06/2021 | XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 00000000 014638 | \$64.92 | | \$6,204.10 |
| 07/06/2021 | XX1767 POS PURCHASE PBZTINA ZAGREB HR 73110556 088077 | \$50.25 | | \$6,153.85 |
| 07/06/2021 | XX1767 POS PURCHASE SP * HIMALAYA WE HTTPSHIMALAYA TX JIAOBR3L 043350 | \$48.90 | | \$6,104.95 |
| 07/06/2021 | VISA ISA Fee RESTORAN TAJER ZAGREB HR 50108821 | \$1.69 | | \$6,103.26 |





Please examine immediately and report if incorrect. If no reply is received within 60 days the account will be considered correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

In case of errors or questions about your electronic transfers telephone us at the phone number listed on the front, or write us at the address listed on the front as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

YOUR LINE OF CREDIT ACCOUNTS SUMMARY OF RIGHTS IS OUTLINED BELOW.

This is a summary of your rights; a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

The following information applies only to loans made to you under your Loan Account line of credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LINE OF CREDIT ACCOUNTS

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address located on the front of this bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- (1) Your name and account number.
- (2) The dollar amount of the suspected error.
- (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any money in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

We figure a portion of the Finance Charge on your account by applying the appropriate "Daily Periodic rate" to the appropriate portions of the "Principal" balances. We take the beginning "Principal" balance of your account each day, add any new (purchases, advances, loans) and subtract the "principal" portion of the payments or credits. This gives us the new "principal". We then apply the applicable daily periodic rate to the "principal" times the number of "days" at the new "Principal". This gives us the "Accrued Finance Charge" for each period of days in the billing cycle. To arrive at the "Finance Charge" for the billing cycle, we add all of the "Accrued Finance Charge"(s) together for the billing cycle.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Credit Line Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid **FINANCE CHARGES**, and second the principal loan balance outstanding in your Credit Line Account. Periodic statements may be sent to you at the end of each billing cycle showing your Credit Line Account loan transactions.

Send payments and inquiries to address shown on front of bill.

NOTE: Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.

Check 21 Notification

If you request the return of your original checks you may receive a "Substitute Check" in response. The Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Contact your branch or call the number on the front of this statement to request a Check 21 disclosure.

Note:

Clients on Account Analysis must examine the Analysis Statement and report to Bank any claim for credit of refund within 60 days after Bank makes the statement available. If Bank does not receive notice of error or discrepancy within this time frame, items on the statement will be deemed to be correct.


CLASSIC BUSINESS CHECKING-2060 (continued)
Account Activity (continued)

| Post Date | Description | Debits | Credits | Balance |
|------------|--|----------|---------|------------|
| | 075000 | | | |
| 07/06/2021 | VISA ISA Fee MUELLER CCO EAST ZAGREB HR 50052164 025000 | \$1.46 | | \$6,101.80 |
| 07/06/2021 | VISA ISA Fee NZZJZ DR A.STAMP ZAGREB HR V0102266 066202 | \$0.91 | | \$6,100.89 |
| 07/06/2021 | VISA ISA Fee PBZTINA ZAGREB HR 73110556 088077 | \$0.50 | | \$6,100.39 |
| 07/07/2021 | XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 00000000 003750 | \$64.92 | | \$6,035.47 |
| 07/07/2021 | XX1767 POS PURCHASE UBER TRIP HELP.UBER.COM CA 00000000 063342 | \$59.10 | | \$5,976.37 |
| 07/07/2021 | XX1767 POS PURCHASE STEP DOWN TO NAT NEW YORK NY 4 045468 | \$58.94 | | \$5,917.43 |
| 07/07/2021 | XX1767 POS PURCHASE ADFS VELIKA GORIC HR 50052555 041000 | \$35.35 | | \$5,882.08 |
| 07/07/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010002 193453 | \$29.45 | | \$5,852.63 |
| 07/07/2021 | XX1767 POS PURCHASE JOUKHADAR LJEKAR ZAGREB HR 22815058 088202 | \$8.58 | | \$5,844.05 |
| 07/07/2021 | VISA ISA Fee ADFS VELIKA GORIC HR 50052555 041000 | \$0.35 | | \$5,843.70 |
| 07/07/2021 | VISA ISA Fee JOUKHADAR LJEKAR ZAGREB HR 22815058 088202 | \$0.09 | | \$5,843.61 |
| 07/08/2021 | XX1767 POS PURCHASE TST* MOONSTRUCK NEW YORK NY 59795648 095648 | \$18.79 | | \$5,824.82 |
| 07/08/2021 | XX1767 POS PURCHASE CURB SVC WOODSID WOODSIDE NY 07192431 078868 | \$11.16 | | \$5,813.66 |
| 07/09/2021 | XX1767 RECUR POS FPMSUPPORT.COM 833-7931659 WI 00010002 018783 | \$49.95 | | \$5,763.71 |
| 07/12/2021 | XX1767 POS PURCHASE BEACH CAFE NEW YORK NY 00972807 013875 | \$66.63 | | \$5,697.08 |
| 07/12/2021 | XX1767 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 635839 | \$27.26 | | \$5,669.82 |
| 07/12/2021 | XX1767 POS PURCHASE DIM SUM CHELSEA NEW YORK NY 60494595 081623 | \$25.77 | | \$5,644.05 |
| 07/12/2021 | XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 816589 | \$11.48 | | \$5,632.57 |
| 07/12/2021 | XX1767 POS PURCHASE CURB SVC QUEENS QUEENS NY 07192431 064268 | \$11.16 | | \$5,621.41 |
| 07/12/2021 | XX1767 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 000636 | \$10.80 | | \$5,610.61 |
| 07/12/2021 | XX1767 RECUR POS SHOPSMARTER.COM 800-2556355 CT 00001000 011353 | \$9.97 | | \$5,600.64 |
| 07/12/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 457028 | \$9.25 | | \$5,591.39 |
| 07/13/2021 | XX1767 POS PURCHASE KEATS RESTAURANT 718-8251014 NY 77498570 021543 | \$154.85 | | \$5,436.54 |
| 07/14/2021 | XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 9DJJV6N0 093880 | \$64.92 | | \$5,371.62 |
| 07/14/2021 | XX1767 RECUR POS www.cvs.com 800-746-7287 RI 14745255 045255 | \$5.44 | | \$5,366.18 |
| 07/15/2021 | XX1767 RECUR POS plcpayment.com 855-8982434 FL 00000001 052781 | \$44.00 | | \$5,322.18 |
| 07/15/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010004 000309 | \$23.58 | | \$5,298.60 |
| 07/15/2021 | XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 549188 | \$8.99 | | \$5,289.61 |
| 07/19/2021 | XX1767 RECUR POS WNYC WQXR NJPR N 646-8294000 NY 00001000 002191 | \$101.00 | | \$5,188.61 |
| 07/19/2021 | XX1767 POS PURCHASE GLORIA WAN HAIR NEW YORK NY 00000000 099751 | \$100.00 | | \$5,088.61 |

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

| Post Date | Description | Debits | Credits | Balance |
|------------|---|----------|---------|------------|
| 07/19/2021 | XX1767 POS PURCHASE YARA NEW YORK NY 00000000 093956 | \$76.68 | | \$5,011.93 |
| 07/19/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010004 001421 | \$33.44 | | \$4,978.49 |
| 07/19/2021 | XX1767 RECUR POS WEB* NETWORKSOLUT 888-6429675 FL 00001000 056360 | \$31.96 | | \$4,946.53 |
| 07/19/2021 | XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 835188 | \$16.48 | | \$4,930.05 |
| 07/19/2021 | XX1767 POS PURCHASE CURB SVC LONG IS LONG ISLAND C NY 07192431 005548 | \$11.16 | | \$4,918.89 |
| 07/20/2021 | XX1767 POS PURCHASE RMG* REGUS 972-340-2021 NY 00000000 041398 | \$260.00 | | \$4,658.89 |
| 07/20/2021 | XX1767 POS PURCHASE CURB SVC NEW YOR NEW YORK NY 07192431 032698 | \$11.76 | | \$4,647.13 |
| 07/21/2021 | XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 00000000 068330 | \$64.92 | | \$4,582.21 |
| 07/21/2021 | XX1767 POS PURCHASE STEP DOWN TO NAT NEW YORK NY 5 045946 | \$29.43 | | \$4,552.78 |
| 07/21/2021 | XX1767 POS PURCHASE STARBUCKS STORE NEW YORK NY 00000000 047219 | \$5.17 | | \$4,547.61 |
| 07/22/2021 | XX1767 RECUR POS FACTOR75.COM HTTPSWWW.FACT IL KQ6ZXXK0 065650 | \$35.00 | | \$4,512.61 |
| 07/22/2021 | XX1767 POS PURCHASE CURB SVC WOODSID WOODSIDE NY 07192431 037993 | \$15.96 | | \$4,496.65 |
| 07/22/2021 | XX1767 POS DDA W/D SQ * 787 COFFEE R NEW YORK NY 77827301 120219351116 | \$11.80 | | \$4,484.85 |
| 07/22/2021 | XX1767 POS PURCHASE CURB SVC NEW YOR NEW YORK NY 07192431 033711 | \$11.76 | | \$4,473.09 |
| 07/23/2021 | XX1767 POS DDA W/D SQ * PINK MOOSE U NEW YORK NY 77827301 120320306882 | \$9.62 | | \$4,463.47 |
| 07/26/2021 | XX1767 RECUR POS VZWRLSS* BILL PAY 800-9220204 CA 36711802 005710 | \$360.53 | | \$4,102.94 |
| 07/26/2021 | XX1767 POS PURCHASE CVS/PHARMACY #10 NEW YORK NY 00000000 016059 | \$58.97 | | \$4,043.97 |
| 07/26/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 002791 | \$25.22 | | \$4,018.75 |
| 07/26/2021 | XX1767 POS PURCHASE CURB SVC WOODSID WOODSIDE NY 07192431 070929 | \$18.36 | | \$4,000.39 |
| 07/26/2021 | XX1767 POS PURCHASE CURB SVC NEW YOR NEW YORK NY 07192431 002912 | \$14.16 | | \$3,986.23 |
| 07/26/2021 | XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 514729 | \$9.48 | | \$3,976.75 |
| 07/26/2021 | XX1767 POS DDA W/D SQ * PINK MOOSE U NEW YORK NY 77827301 120621281799 | \$9.11 | | \$3,967.64 |
| 07/26/2021 | XX1767 POS DDA W/D STAPLES 0184 NEW YORK NY 08158673 895245 | \$6.85 | | \$3,960.79 |
| 07/27/2021 | XX1767 POS PURCHASE THOUSAND MILES 0423455577 SG 00000001 016872 | \$110.00 | | \$3,850.79 |
| 07/27/2021 | XX1767 POS PURCHASE FRESH GINGER NEW YORK NY 00011002 089320 | \$27.22 | | \$3,823.57 |
| 07/27/2021 | XX1767 POS PURCHASE GETKNARTONLINEST 877-2025685 NM 75510883 021867 | \$9.99 | | \$3,813.58 |
| 07/27/2021 | VISA ISA Fee THOUSAND MILES 0423455577 SG 00000001 016872 | \$1.10 | | \$3,812.48 |
| 07/28/2021 | XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 00000000 030756 | \$64.92 | | \$3,747.56 |
| 07/28/2021 | XX1767 POS PURCHASE DECKERS* TEVA FOO 800-367-8382 CA 00000000 052785 | \$35.92 | | \$3,711.64 |
| 07/28/2021 | XX1767 RECUR POS GOFITNESSAPP 866-202-1077 NC 00000000 019520 | \$19.99 | | \$3,691.65 |


CLASSIC BUSINESS CHECKING-2060 (continued)
Account Activity (continued)

| Post Date | Description | Debits | Credits | Balance |
|-------------------|---|---------|---------|-------------------|
| 07/29/2021 | XX1767 RECUR POS FACTOR75.COM HTTPSWWW.FACT IL KQ6ZXXK0 056094 | \$35.00 | | \$3,656.65 |
| 07/29/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 001914 | \$23.53 | | \$3,633.12 |
| 07/29/2021 | XX1767 POS PURCHASE STARBUCKS STORE NEW YORK NY 00000000 094222 | \$8.93 | | \$3,624.19 |
| 07/30/2021 | XX1767 POS PURCHASE Groupon, Inc. 312-2886424 IL 00000000 080872 | \$21.76 | | \$3,602.43 |
| 07/30/2021 | SERVICE CHARGE | \$25.50 | | \$3,576.93 |
| 07/30/2021 | Ending Balance | | | \$3,576.93 |

Daily Balances

| Date | Amount | Date | Amount | Date | Amount |
|------------|------------|------------|------------|------------|------------|
| 07/01/2021 | \$6,834.55 | 07/13/2021 | \$5,436.54 | 07/23/2021 | \$4,463.47 |
| 07/02/2021 | \$6,809.19 | 07/14/2021 | \$5,366.18 | 07/26/2021 | \$3,960.79 |
| 07/06/2021 | \$6,100.39 | 07/15/2021 | \$5,289.61 | 07/27/2021 | \$3,812.48 |
| 07/07/2021 | \$5,843.61 | 07/19/2021 | \$4,918.89 | 07/28/2021 | \$3,691.65 |
| 07/08/2021 | \$5,813.66 | 07/20/2021 | \$4,647.13 | 07/29/2021 | \$3,624.19 |
| 07/09/2021 | \$5,763.71 | 07/21/2021 | \$4,547.61 | 07/30/2021 | \$3,576.93 |
| 07/12/2021 | \$5,591.39 | 07/22/2021 | \$4,473.09 | | |

Overdraft and Returned Item Fees

| | Total for this period | Total year-to-date |
|---------------------------------|-----------------------|--------------------|
| Total Overdraft Fees | \$0.00 | \$0.00 |
| Total Returned Item Fees | \$0.00 | \$0.00 |

Service Charge Summary

| Description | Amount |
|-------------------------------|---------|
| TOTAL CHARGE FOR TOTAL ITEMS: | \$25.50 |
| Total Service Charge | \$25.50 |



Statement Ending 07/30/2021

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4 Bryant Park
3rd Floor
New York, NY 10018

RETURN SERVICE REQUESTED

AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Statement Ending 08/31/2021

Page 1 of 8

Managing Your Accounts

| | | |
|--|----------------|--|
| | Officer Name | Steve LaFredo |
| | Office Number | 212-266-9200 |
| | Banking Hours | Mon - Fri 8:30am - 4:30pm EST |
| | Online Banking | www.piermontbank.com |

Summary of Accounts

| Account Type | Account Number | Ending Balance |
|---------------------------|----------------|----------------|
| CLASSIC BUSINESS CHECKING | 2060 | \$4,292.39 |

CLASSIC BUSINESS CHECKING-2060

Account Summary

| Date | Description | Amount | Description | Amount |
|------------|--------------------------|-------------|---------------------------|------------|
| 07/31/2021 | Beginning Balance | \$3,576.93 | Average Available Balance | \$5,171.06 |
| | 3 Credit(s) This Period | \$10,035.00 | | |
| | 119 Debit(s) This Period | \$9,319.54 | | |
| 08/31/2021 | Ending Balance | \$4,292.39 | | |
| | Service Charges | \$48.50 | | |

Account Activity

| Post Date | Description | Debits | Credits | Balance |
|------------|---|----------|------------|------------|
| 07/31/2021 | Beginning Balance | | | \$3,576.93 |
| 08/02/2021 | XX1767 POS PURCHASE CAM* 4872752X203 WWW.CANTAB.OR NY PX0FHURS 071549 | \$100.00 | | \$3,476.93 |
| 08/02/2021 | XX1767 POS PURCHASE SP * KIZIK HTTPSKIZIKDES UT ABZDHDXA 062343 | \$84.15 | | \$3,392.78 |
| 08/02/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 002260 | \$30.42 | | \$3,362.36 |
| 08/02/2021 | XX1767 POS DDA W/D SQ * PINK MOOSE U NEW YORK NY 77827301 121218161445 | \$11.02 | | \$3,351.34 |
| 08/03/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 002696 | \$27.75 | | \$3,323.59 |
| 08/04/2021 | XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 00000000 040104 | \$55.43 | | \$3,268.16 |
| 08/04/2021 | XX1767 POS PURCHASE PAYPAL * SHOPONLI 402-935-7733 HI 00000000 020397 | \$15.94 | | \$3,252.22 |
| 08/05/2021 | internal | | \$2,000.00 | \$5,252.22 |
| 08/05/2021 | XX1767 RECUR POS FACTOR75.COM HTTPSWWW.FACT IL KQ6ZXXK0 084805 | \$35.00 | | \$5,217.22 |
| 08/05/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 003209 | \$20.28 | | \$5,196.94 |
| 08/05/2021 | XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 862759 | \$18.68 | | \$5,178.26 |
| 08/06/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 005677 | \$18.71 | | \$5,159.55 |





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For errors involving new accounts, point-of-sale, or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

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The minimum periodic payment required is shown on the front of this bill. You may pay off your Credit Line Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid **FINANCE CHARGES**, and second the principal loan balance outstanding in your Credit Line Account. Periodic statements may be sent to you at the end of each billing cycle showing your Credit Line Account loan transactions.

Send payments and inquiries to address shown on front of bill.

NOTE: Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.

Check 21 Notification

If you request the return of your original checks you may receive a "Substitute Check" in response. The Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Contact your branch or call the number on the front of this statement to request a Check 21 disclosure.

Note:

Clients on Account Analysis must examine the Analysis Statement and report to Bank any claim for credit of refund within 60 days after Bank makes the statement available. If Bank does not receive notice of error or discrepancy within this time frame, items on the statement will be deemed to be correct.

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

| Post Date | Description | Debits | Credits | Balance |
|------------|---|------------|---------|------------|
| 08/09/2021 | XX1767 POS PURCHASE UNITED 0167 800-932-2732 TX 00000000 070983 | \$1,114.45 | | \$4,045.10 |
| 08/09/2021 | XX1767 POS DDA W/D FSP* MOTT STREET NEW YORK NY 99999999 433915 | \$550.00 | | \$3,495.10 |
| 08/09/2021 | XX1767 POS PURCHASE SP * UNTUCKIT HTTPSWWW.UNTU NY M2ZRDLKV 096509 | \$105.00 | | \$3,390.10 |
| 08/09/2021 | XX1767 POS PURCHASE SP * UNTUCKIT HTTPSWWW.UNTU NY M2ZRDLKV 085760 | \$105.00 | | \$3,285.10 |
| 08/09/2021 | XX1767 POS PURCHASE ChicVGroup Rayleigh GB 00000000 095372 | \$82.81 | | \$3,202.29 |
| 08/09/2021 | XX1767 POS PURCHASE PAYPAL * LAQUANGH 402-935-7733 CA 00000000 078848 | \$50.00 | | \$3,152.29 |
| 08/09/2021 | XX1767 RECUR POS FPMSUPPORT.COM 833-7931659 WI 00010002 034527 | \$49.95 | | \$3,102.34 |
| 08/09/2021 | XX1767 POS PURCHASE ChicVGroup Rayleigh GB 00000000 007735 | \$49.02 | | \$3,053.32 |
| 08/09/2021 | XX1767 POS PURCHASE ChicVGroup Rayleigh GB 00000000 003353 | \$43.06 | | \$3,010.26 |
| 08/09/2021 | XX1767 POS PURCHASE MTA* METROCARD MA NEW YORK NY 00000000 091593 | \$40.00 | | \$2,970.26 |
| 08/09/2021 | XX1767 POS PURCHASE AGENT FEE 8900 ALPINE TVL & TX 45514722 072919 | \$30.00 | | \$2,940.26 |
| 08/09/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 003698 | \$14.23 | | \$2,926.03 |
| 08/09/2021 | XX1767 POS PURCHASE STARBUCKS STORE NEW YORK NY 00000000 061466 | \$5.17 | | \$2,920.86 |
| 08/09/2021 | VISA ISA Fee ChicVGroup Rayleigh GB 00000000 095372 | \$0.83 | | \$2,920.03 |
| 08/09/2021 | VISA ISA Fee ChicVGroup Rayleigh GB 00000000 007735 | \$0.49 | | \$2,919.54 |
| 08/09/2021 | VISA ISA Fee ChicVGroup Rayleigh GB 00000000 003353 | \$0.43 | | \$2,919.11 |
| 08/10/2021 | XX1767 RECUR POS VERIZON* ONETIMEP VERIZON.COM FL 00000000 094635 | \$185.59 | | \$2,733.52 |
| 08/10/2021 | XX1767 POS PURCHASE CLEARME.COM * CLE 855-2532763 NY 29650001 050478 | \$109.00 | | \$2,624.52 |
| 08/10/2021 | XX1767 POS DDA W/D REMI FLOWER & CO NEW YORK NY 02288871 122254002862 | \$12.41 | | \$2,612.11 |
| 08/10/2021 | XX1767 RECUR POS SHOPSMARTER.COM 800-2556355 CT 00001000 057046 | \$9.97 | | \$2,602.14 |
| 08/11/2021 | XX1767 POS DDA W/D TARGET T-3312 New York NY 13312074 074477 | \$30.96 | | \$2,571.18 |
| 08/11/2021 | XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 630679 | \$10.98 | | \$2,560.20 |
| 08/12/2021 | XX1767 POS PURCHASE STEP DOWN TO NAT NEW YORK NY 4 057193 | \$186.48 | | \$2,373.72 |
| 08/12/2021 | XX1767 POS PURCHASE FLORA HEALTH - U WWW.FLORAHEAL WA 7R62JN7K 031256 | \$55.97 | | \$2,317.75 |
| 08/12/2021 | XX1767 RECUR POS FACTOR75.COM HTTPSWWW.FACT IL KQ6ZXXK0 083232 | \$35.00 | | \$2,282.75 |
| 08/12/2021 | XX1767 POS PURCHASE CURB SVC LONG IS LONG ISLAND C NY 07192431 013603 | \$12.96 | | \$2,269.79 |
| 08/12/2021 | XX1767 POS PURCHASE CURB SVC ASTORIA ASTORIA NY 07192431 008246 | \$11.76 | | \$2,258.03 |
| 08/12/2021 | XX1767 POS DDA W/D SQ * 787 COFFEE R NEW YORK NY 77827301 122317387963 | \$10.55 | | \$2,247.48 |
| 08/13/2021 | XX1767 POS DDA RETURN FACTOR75.COM HTTPSWWW.FACT IL KQ6ZXXK0 092712 | | \$35.00 | \$2,282.48 |
| 08/13/2021 | XX1767 POS PURCHASE MYABCPRODUCTSCOM 8664718497 NY 00000000 073328 | \$97.57 | | \$2,184.91 |
| 08/13/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010002 005739 | \$21.62 | | \$2,163.29 |

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

| Post Date | Description | Debits | Credits | Balance |
|------------|---|----------|------------|------------|
| 08/16/2021 | XX1767 POS PURCHASE GLORIA WAN HAIR NEW YORK NY 00000000 085883 | \$100.00 | | \$2,063.29 |
| 08/16/2021 | XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 557132 | \$69.56 | | \$1,993.73 |
| 08/16/2021 | XX1767 POS PURCHASE SP * HIMALAYA WE HTTPSHIMALAYA TX JIAOBR3L 023183 | \$38.94 | | \$1,954.79 |
| 08/16/2021 | XX1767 RECUR POS WEB* NETWORKSOLUT 888-6429675 FL 00001000 058681 | \$31.96 | | \$1,922.83 |
| 08/16/2021 | XX1767 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 847542 | \$24.17 | | \$1,898.66 |
| 08/16/2021 | XX1767 POS PURCHASE TRIPADVISOR PLUS 833-233-0159 MA 00000000 016598 | \$24.00 | | \$1,874.66 |
| 08/16/2021 | XX1767 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 282885 | \$13.81 | | \$1,860.85 |
| 08/16/2021 | XX1767 POS PURCHASE CURB SVC WOODSID WOODSIDE NY 07192431 093736 | \$9.96 | | \$1,850.89 |
| 08/16/2021 | XX1767 RECUR POS www.cvs.com 800-746-7287 RI 15952629 052629 | \$5.44 | | \$1,845.45 |
| 08/16/2021 | XX1767 POS PURCHASE STARBUCKS STORE NEW YORK NY 00000000 063817 | \$5.17 | | \$1,840.28 |
| 08/17/2021 | XX1767 RECUR POS WNYC WQXR NJPR N 646-8294000 NY 00001000 080613 | \$101.00 | | \$1,739.28 |
| 08/17/2021 | XX1767 RECUR POS plcpayment.com 855-8982434 FL 00000001 043449 | \$44.00 | | \$1,695.28 |
| 08/17/2021 | XX1767 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 021022 | \$11.55 | | \$1,683.73 |
| 08/17/2021 | XX1767 POS DDA W/D SQ * PINK MOOSE U NEW YORK NY 77827301 122818154978 | \$7.02 | | \$1,676.71 |
| 08/18/2021 | Checking Account Transfer from DDA 0362 | | \$8,000.00 | \$9,676.71 |
| 08/18/2021 | XX1767 RECUR POS VERIZON* ONETIMEP VERIZON.COM FL 00000000 072385 | \$378.79 | | \$9,297.92 |
| 08/18/2021 | XX1767 POS PURCHASE UBER TRIP HELP.UBER.COM CA 00000000 080911 | \$104.15 | | \$9,193.77 |
| 08/18/2021 | XX1767 POS DDA W/D HBOOKSELLER ST91 ELIZABETH NJ 25754501 119579 | \$19.19 | | \$9,174.58 |
| 08/19/2021 | XX1767 POS PURCHASE HEINEMANN DUTY F FRANKFURT DE 65488781 005032 | \$36.47 | | \$9,138.11 |
| 08/19/2021 | VISA ISA Fee HEINEMANN DUTY F FRANKFURT DE 65488781 005032 | \$0.36 | | \$9,137.75 |
| 08/20/2021 | XX1767 POS PURCHASE RMG* REGUS 972-340-2021 NY 00000000 054524 | \$260.00 | | \$8,877.75 |
| 08/23/2021 | XX1767 POS PURCHASE THOUSAND MILES 0423455577 SG 00000001 052661 | \$99.00 | | \$8,778.75 |
| 08/23/2021 | XX1767 POS PURCHASE NZZJZ DR A.STAMP ZAGREB HR V0102266 062202 | \$89.58 | | \$8,689.17 |
| 08/23/2021 | XX1767 POS PURCHASE OZUJSKO PUB MAKs ZAGREB HR 50105805 009000 | \$44.48 | | \$8,644.69 |
| 08/23/2021 | XX1767 POS PURCHASE THOUSAND MILES 0423455577 SG 00000001 052688 | \$30.00 | | \$8,614.69 |
| 08/23/2021 | XX1767 POS PURCHASE PET NETWORK ZAGREB HR RB009287 015430 | \$25.85 | | \$8,588.84 |
| 08/23/2021 | XX1767 POS PURCHASE PBZ7DMP22 ZAGREB HR PDM00301 061368 | \$22.84 | | \$8,566.00 |
| 08/23/2021 | XX1767 POS PURCHASE PBZTHOTELDUGARES DUGA RESA HR 12978079 028097 | \$21.19 | | \$8,544.81 |
| 08/23/2021 | XX1767 POS PURCHASE PBZTJASENICESJEV JASENICE (OBR HR 12963334 032878 | \$17.14 | | \$8,527.67 |
| 08/23/2021 | XX1767 POS PURCHASE PP* APPLE.COM/BIL 402-935-7733 CA 00000000 080774 | \$10.88 | | \$8,516.79 |


CLASSIC BUSINESS CHECKING-2060 (continued)
Account Activity (continued)

| Post Date | Description | Debits | Credits | Balance |
|------------|--|----------|---------|------------|
| 08/23/2021 | VISA ISA Fee THOUSAND MILES 0423455577 SG 00000001 052661 | \$0.99 | | \$8,515.80 |
| 08/23/2021 | VISA ISA Fee NZZJZ DR A.STAMP ZAGREB HR V0102266 062202 | \$0.90 | | \$8,514.90 |
| 08/23/2021 | VISA ISA Fee OZUJSKO PUB MAKS ZAGREB HR 50105805 009000 | \$0.44 | | \$8,514.46 |
| 08/23/2021 | VISA ISA Fee THOUSAND MILES 0423455577 SG 00000001 052688 | \$0.30 | | \$8,514.16 |
| 08/23/2021 | VISA ISA Fee PET NETWORK ZAGREB HR RB009287 015430 | \$0.26 | | \$8,513.90 |
| 08/23/2021 | VISA ISA Fee PBZ7DMP22 ZAGREB HR PDM00301 061368 | \$0.23 | | \$8,513.67 |
| 08/23/2021 | VISA ISA Fee PBZTHOTELDUGARES DUGA RESA HR 12978079 028097 | \$0.21 | | \$8,513.46 |
| 08/23/2021 | VISA ISA Fee PBZTJASENICESJEV JASENICE (OBR HR 12963334 032878 | \$0.17 | | \$8,513.29 |
| 08/23/2021 | XX1767 DDA WITHDRAWAL MAKSIMIRSKA 86 ZAGREB HR 10053 521348 | \$512.19 | | \$8,001.10 |
| 08/23/2021 | VISA ISA Fee MAKSIMIRSKA 86 ZAGREB HR 10053 521348 | \$5.17 | | \$7,995.93 |
| 08/24/2021 | XX1767 POS PURCHASE PBZTINA DUGA RESA HR 73110442 068542 | \$31.91 | | \$7,964.02 |
| 08/24/2021 | XX1767 POS PURCHASE VODICE 5007 VODICE HR 50053013 094000 | \$14.72 | | \$7,949.30 |
| 08/24/2021 | VISA ISA Fee PBZTINA DUGA RESA HR 73110442 068542 | \$0.32 | | \$7,948.98 |
| 08/24/2021 | VISA ISA Fee VODICE 5007 VODICE HR 50053013 094000 | \$0.15 | | \$7,948.83 |
| 08/25/2021 | XX1767 POS PURCHASE PBZ8STRIKOMANS VODICE HR 12983013 014582 | \$145.82 | | \$7,803.01 |
| 08/25/2021 | XX1767 POS PURCHASE STUDENAC 149 VODICE HR SSTU1023 043226 | \$12.75 | | \$7,790.26 |
| 08/25/2021 | XX1767 POS PURCHASE REED EXHIBITIONS RICHMOND GB 00000000 022567 | \$5.88 | | \$7,784.38 |
| 08/25/2021 | VISA ISA Fee PBZ8STRIKOMANS VODICE HR 12983013 014582 | \$1.46 | | \$7,782.92 |
| 08/25/2021 | VISA ISA Fee STUDENAC 149 VODICE HR SSTU1023 043226 | \$0.13 | | \$7,782.79 |
| 08/25/2021 | VISA ISA Fee REED EXHIBITIONS RICHMOND GB 00000000 022567 | \$0.06 | | \$7,782.73 |
| 08/26/2021 | XX1767 RECUR POS VZWRLLS* BILL PAY 800-9220204 CA 36711802 006499 | \$331.63 | | \$7,451.10 |
| 08/26/2021 | XX1767 DDA WITHDRAWAL HPBPJVODICE VODICE HR 00000549 954222 | \$345.37 | | \$7,105.73 |
| 08/26/2021 | VISA ISA Fee HPBPJVODICE VODICE HR 00000549 954222 | \$3.45 | | \$7,102.28 |
| 08/27/2021 | XX1767 POS PURCHASE KONOBA TRI PIRUN VODICE HR 30270262 030326 | \$139.50 | | \$6,962.78 |
| 08/27/2021 | XX1767 RECUR POS GOFITNESSAPP 866-202-1077 NC 00000000 091145 | \$19.99 | | \$6,942.79 |
| 08/27/2021 | XX1767 POS PURCHASE STUDENAC 149 VODICE HR SSTU1024 055714 | \$10.66 | | \$6,932.13 |
| 08/27/2021 | VISA ISA Fee KONOBA TRI PIRUN VODICE HR 30270262 030326 | \$1.40 | | \$6,930.73 |
| 08/27/2021 | VISA ISA Fee STUDENAC 149 VODICE HR SSTU1024 055714 | \$0.11 | | \$6,930.62 |
| 08/30/2021 | XX1767 POS PURCHASE KONOBA TRI PIRUN VODICE HR 30270262 096059 | \$150.06 | | \$6,780.56 |
| 08/30/2021 | XX1767 POS PURCHASE RUSTIKA KONOBA VODICE HR 30271157 082159 | \$94.89 | | \$6,685.67 |
| 08/30/2021 | XX1767 POS PURCHASE PBZ9SANDABB2U VODICE HR 12972407 078778 | \$78.42 | | \$6,607.25 |

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

| Post Date | Description | Debits | Credits | Balance |
|-------------------|--|------------|---------|-------------------|
| 08/30/2021 | XX1767 POS PURCHASE PBZ9PLAVAPLAZA VODICE HR 12972594 038160 | \$72.58 | | \$6,534.67 |
| 08/30/2021 | XX1767 POS PURCHASE HILLS TRGOVINA VODICE HR 30270816 036120 | \$31.42 | | \$6,503.25 |
| 08/30/2021 | XX1767 POS PURCHASE KONZUM P-0122 VODICE HR KZ012203 002000 | \$6.63 | | \$6,496.62 |
| 08/30/2021 | VISA ISA Fee KONOBA TRI PIRUN VODICE HR 30270262 096059 | \$1.50 | | \$6,495.12 |
| 08/30/2021 | VISA ISA Fee RUSTIKA KONOBA VODICE HR 30271157 082159 | \$0.95 | | \$6,494.17 |
| 08/30/2021 | VISA ISA Fee PBZ9SANDABB2U VODICE HR 12972407 078778 | \$0.78 | | \$6,493.39 |
| 08/30/2021 | VISA ISA Fee PBZ9PLAVAPLAZA VODICE HR 12972594 038160 | \$0.73 | | \$6,492.66 |
| 08/30/2021 | VISA ISA Fee HILLS TRGOVINA VODICE HR 30270816 036120 | \$0.31 | | \$6,492.35 |
| 08/30/2021 | VISA ISA Fee KONZUM P-0122 VODICE HR KZ012203 002000 | \$0.07 | | \$6,492.28 |
| 08/31/2021 | XX1767 POS PURCHASE HOTEL VILLA RUDA VODICE HR 50104387 011000 | \$2,003.74 | | \$4,488.54 |
| 08/31/2021 | XX1767 POS PURCHASE Obrt Moje misto Vodice HR BP0K0050 078150 | \$49.02 | | \$4,439.52 |
| 08/31/2021 | XX1767 POS PURCHASE PBZTPETROL BSKO HR PH000032 045108 | \$40.48 | | \$4,399.04 |
| 08/31/2021 | XX1767 POS PURCHASE Obrt Moje misto Vodice HR BP0K0050 028000 | \$36.85 | | \$4,362.19 |
| 08/31/2021 | VISA ISA Fee HOTEL VILLA RUDA VODICE HR 50104387 011000 | \$20.04 | | \$4,342.15 |
| 08/31/2021 | VISA ISA Fee Obrt Moje misto Vodice HR BP0K0050 078150 | \$0.49 | | \$4,341.66 |
| 08/31/2021 | VISA ISA Fee PBZTPETROL BSKO HR PH000032 045108 | \$0.40 | | \$4,341.26 |
| 08/31/2021 | VISA ISA Fee Obrt Moje misto Vodice HR BP0K0050 028000 | \$0.37 | | \$4,340.89 |
| 08/31/2021 | SERVICE CHARGE | \$48.50 | | \$4,292.39 |
| 08/31/2021 | Ending Balance | | | \$4,292.39 |

Daily Balances

| Date | Amount | Date | Amount | Date | Amount |
|------------|------------|------------|------------|------------|------------|
| 08/02/2021 | \$3,351.34 | 08/12/2021 | \$2,247.48 | 08/24/2021 | \$7,948.83 |
| 08/03/2021 | \$3,323.59 | 08/13/2021 | \$2,163.29 | 08/25/2021 | \$7,782.73 |
| 08/04/2021 | \$3,252.22 | 08/16/2021 | \$1,840.28 | 08/26/2021 | \$7,102.28 |
| 08/05/2021 | \$5,178.26 | 08/17/2021 | \$1,676.71 | 08/27/2021 | \$6,930.62 |
| 08/06/2021 | \$5,159.55 | 08/18/2021 | \$9,174.58 | 08/30/2021 | \$6,492.28 |
| 08/09/2021 | \$2,919.11 | 08/19/2021 | \$9,137.75 | 08/31/2021 | \$4,292.39 |
| 08/10/2021 | \$2,602.14 | 08/20/2021 | \$8,877.75 | | |
| 08/11/2021 | \$2,560.20 | 08/23/2021 | \$7,995.93 | | |

Overdraft and Returned Item Fees

| | Total for this period | Total year-to-date |
|---------------------------------|-----------------------|--------------------|
| Total Overdraft Fees | \$0.00 | \$0.00 |
| Total Returned Item Fees | \$0.00 | \$0.00 |

**CLASSIC BUSINESS CHECKING-2060** (continued)

Service Charge Summary

| Description | Amount |
|-------------------------------|---------|
| TOTAL CHARGE FOR TOTAL ITEMS: | \$48.50 |
| Total Service Charge | \$48.50 |



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4 Bryant Park
3rd Floor
New York, NY 10018

RETURN SERVICE REQUESTED

AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Statement Ending 09/30/2021

Page 1 of 6

Managing Your Accounts

| | | |
|--|----------------|--|
| | Officer Name | Steve LaFredo |
| | Office Number | 212-266-9200 |
| | Banking Hours | Mon - Fri 8:30am - 4:30pm EST |
| | Online Banking | www.piermontbank.com |

Summary of Accounts

| Account Type | Account Number | Ending Balance |
|---------------------------|----------------|----------------|
| CLASSIC BUSINESS CHECKING | 2060 | \$1,111.78 |

CLASSIC BUSINESS CHECKING-2060

Account Summary

| Date | Description | Amount | Description | Amount |
|------------|-------------------------|------------|---------------------------|------------|
| 09/01/2021 | Beginning Balance | \$4,292.39 | Average Available Balance | \$1,625.69 |
| | 9 Credit(s) This Period | \$2,456.96 | | |
| | 94 Debit(s) This Period | \$5,637.57 | | |
| 09/30/2021 | Ending Balance | \$1,111.78 | | |
| | Service Charges | \$42.00 | | |

Account Activity

| Post Date | Description | Debits | Credits | Balance |
|------------|---|----------|---------|------------|
| 09/01/2021 | Beginning Balance | | | \$4,292.39 |
| 09/01/2021 | XX1767 POS PURCHASE UNITED CORP SERV 914-949-9188 NY 59103934 003934 | \$198.00 | | \$4,094.39 |
| 09/01/2021 | XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 9DJJV6N0 099799 | \$62.93 | | \$4,031.46 |
| 09/02/2021 | XX1767 POS DDA RETURN FRESHLY.COM HTTPSWWW.FRES NY 9DJJV6N0 092347 | | \$62.93 | \$4,094.39 |
| 09/02/2021 | XX1767 POS PURCHASE STATE FARM INSU 800-956-6310 IL 0001 040558 | \$150.00 | | \$3,944.39 |
| 09/02/2021 | XX1767 POS PURCHASE LA BOHEME CAVTAT HR E0615744 023960 | \$107.47 | | \$3,836.92 |
| 09/02/2021 | XX1767 POS PURCHASE CIPARIS TRADE D. CAVTAT HR 50118272 085000 | \$76.40 | | \$3,760.52 |
| 09/02/2021 | XX1767 RECUR POS FACTOR75.COM HTTPSWWW.FACT IL KQ6ZXXK0 060843 | \$60.00 | | \$3,700.52 |
| 09/02/2021 | VISA ISA Fee LA BOHEME CAVTAT HR E0615744 023960 | \$1.07 | | \$3,699.45 |
| 09/02/2021 | VISA ISA Fee CIPARIS TRADE D. CAVTAT HR 50118272 085000 | \$0.76 | | \$3,698.69 |
| 09/03/2021 | XX1767 POS PURCHASE RESTORAN DALIUM CAVTAT HR RB081842 089300 | \$105.39 | | \$3,593.30 |
| 09/03/2021 | VISA ISA Fee RESTORAN DALIUM CAVTAT HR RB081842 089300 | \$1.05 | | \$3,592.25 |
| 09/07/2021 | XX1767 POS PURCHASE PBZTCROATIAHOTEL CAVTAT HR 12951985 067085 | \$925.63 | | \$2,666.62 |





Please examine immediately and report if incorrect. If no reply is received within 60 days the account will be considered correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

In case of errors or questions about your electronic transfers telephone us at the phone number listed on the front, or write us at the address listed on the front as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

YOUR LINE OF CREDIT ACCOUNTS SUMMARY OF RIGHTS IS OUTLINED BELOW.

This is a summary of your rights; a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

The following information applies only to loans made to you under your Loan Account line of credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LINE OF CREDIT ACCOUNTS

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address located on the front of this bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- (1) Your name and account number.
- (2) The dollar amount of the suspected error.
- (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any money in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

We figure a portion of the Finance Charge on your account by applying the appropriate "Daily Periodic rate" to the appropriate portions of the "Principal" balances. We take the beginning "Principal" balance of your account each day, add any new (purchases, advances, loans) and subtract the "principal" portion of the payments or credits. This gives us the new "principal". We then apply the applicable daily periodic rate to the "principal" times the number of "days" at the new "Principal". This gives us the "Accrued Finance Charge" for each period of days in the billing cycle. To arrive at the "Finance Charge" for the billing cycle, we add all of the "Accrued Finance Charge"(s) together for the billing cycle.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Credit Line Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid **FINANCE CHARGES**, and second the principal loan balance outstanding in your Credit Line Account. Periodic statements may be sent to you at the end of each billing cycle showing your Credit Line Account loan transactions.

Send payments and inquiries to address shown on front of bill.

NOTE: Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.

Check 21 Notification

If you request the return of your original checks you may receive a "Substitute Check" in response. The Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Contact your branch or call the number on the front of this statement to request a Check 21 disclosure.

Note:

Clients on Account Analysis must examine the Analysis Statement and report to Bank any claim for credit of refund within 60 days after Bank makes the statement available. If Bank does not receive notice of error or discrepancy within this time frame, items on the statement will be deemed to be correct.

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

| Post Date | Description | Debits | Credits | Balance |
|------------|---|----------|---------|------------|
| 09/07/2021 | XX1767 POS PURCHASE PLAZA HOTEL-RECE OMIS HR 22815789 004202 | \$246.05 | | \$2,420.57 |
| 09/07/2021 | XX1767 POS PURCHASE KONZUM P-0222 ZAGREB HR KZ022209 095000 | \$127.74 | | \$2,292.83 |
| 09/07/2021 | XX1767 POS PURCHASE UBER TRIP HELP.UBER.COM CA 00000000 010939 | \$98.47 | | \$2,194.36 |
| 09/07/2021 | XX1767 RECUR POS FPMSUPPORT.COM 833-7931659 WI 00010002 032340 | \$49.95 | | \$2,144.41 |
| 09/07/2021 | XX1767 POS PURCHASE HEINEMANN DUTY F FRANKFURT DE 65488776 016006 | \$41.71 | | \$2,102.70 |
| 09/07/2021 | XX1767 POS PURCHASE PBZTTIFONBPDOBS BOSILJEVO HR 12893764 012002 | \$40.04 | | \$2,062.66 |
| 09/07/2021 | XX1767 POS PURCHASE PBZTINAACZGPLOCE RASCANE GORNJ HR 73110252 067652 | \$39.71 | | \$2,022.95 |
| 09/07/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010004 014937 | \$21.84 | | \$2,001.11 |
| 09/07/2021 | XX1767 POS PURCHASE UBER TRIP HELP.UBER.COM CA 00000000 096104 | \$19.91 | | \$1,981.20 |
| 09/07/2021 | XX1767 POS PURCHASE PBZTDOBRAISTOKRE OGULIN HR 12963286 013229 | \$15.37 | | \$1,965.83 |
| 09/07/2021 | XX1767 POS PURCHASE ADFS VELIKA GORIC HR 50052555 096000 | \$14.48 | | \$1,951.35 |
| 09/07/2021 | XX1767 POS PURCHASE CURB SVC LONG IS LONG ISLAND C NY 07192431 081582 | \$11.16 | | \$1,940.19 |
| 09/07/2021 | VISA ISA Fee PBZTCROATIAHOTEL CAVTAT HR 12951985 067085 | \$9.26 | | \$1,930.93 |
| 09/07/2021 | XX1767 RECUR POS PAYPAL * NETFLIX. 402-935-7733 CA 00000000 010573 | \$8.99 | | \$1,921.94 |
| 09/07/2021 | XX1767 POS PURCHASE COFFEE FELLOWS F FRANKFURT DE 69136455 054118 | \$4.76 | | \$1,917.18 |
| 09/07/2021 | VISA ISA Fee PLAZA HOTEL-RECE OMIS HR 22815789 004202 | \$2.46 | | \$1,914.72 |
| 09/07/2021 | VISA ISA Fee KONZUM P-0222 ZAGREB HR KZ022209 095000 | \$1.28 | | \$1,913.44 |
| 09/07/2021 | VISA ISA Fee HEINEMANN DUTY F FRANKFURT DE 65488776 016006 | \$0.42 | | \$1,913.02 |
| 09/07/2021 | VISA ISA Fee PBZTINAACZGPLOCE RASCANE GORNJ HR 73110252 067652 | \$0.40 | | \$1,912.62 |
| 09/07/2021 | VISA ISA Fee PBZTTIFONBPDOBS BOSILJEVO HR 12893764 012002 | \$0.40 | | \$1,912.22 |
| 09/07/2021 | VISA ISA Fee PBZTDOBRAISTOKRE OGULIN HR 12963286 013229 | \$0.15 | | \$1,912.07 |
| 09/07/2021 | VISA ISA Fee ADFS VELIKA GORIC HR 50052555 096000 | \$0.14 | | \$1,911.93 |
| 09/07/2021 | VISA ISA Fee COFFEE FELLOWS F FRANKFURT DE 69136455 054118 | \$0.05 | | \$1,911.88 |
| 09/07/2021 | XX1767 DDA WITHDRAWAL TRG KRALJA TOMISLAV OMIS HR A1221117 639911 | \$316.92 | | \$1,594.96 |
| 09/07/2021 | VISA ISA Fee TRG KRALJA TOMISLAV OMIS HR A1221117 639911 | \$3.21 | | \$1,591.75 |
| 09/08/2021 | XX1767 RECUR POS FRESHLY.COM HTTPWWW.FRES NY 9DJJV6N0 010372 | \$66.93 | | \$1,524.82 |
| 09/08/2021 | XX1767 POS PURCHASE CLKBANK* COM_7JDL 800-390-6035 ID 00000000 030734 | \$59.87 | | \$1,464.95 |
| 09/08/2021 | XX1767 POS PURCHASE CURB SVC WOODSID WOODSIDE NY 07192431 098407 | \$12.36 | | \$1,452.59 |
| 09/08/2021 | XX1767 POS PURCHASE CURB SVC LONG IS LONG ISLAND C NY 07192431 006454 | \$11.16 | | \$1,441.43 |
| 09/08/2021 | XX1767 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 034606 | \$10.55 | | \$1,430.88 |

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

| Post Date | Description | Debits | Credits | Balance |
|------------|---|----------|---------|------------|
| 09/09/2021 | XX1767 POS DDA W/D USPS PO 35961000 NEW YORK NY 10001086 221061 | \$204.00 | | \$1,226.88 |
| 09/09/2021 | XX1767 RECUR POS FACTOR75.COM HTTPSWWW.FACT IL KQ6ZXXK0 010147 | \$60.00 | | \$1,166.88 |
| 09/09/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010002 011574 | \$21.47 | | \$1,145.41 |
| 09/09/2021 | XX1767 RECUR POS SHOPSMARTER.COM 800-2556355 CT 00001000 002162 | \$9.97 | | \$1,135.44 |
| 09/13/2021 | XX1767 POS PURCHASE TST* FRIDA NEW YORK NY 57954601 054601 | \$60.21 | | \$1,075.23 |
| 09/13/2021 | XX1767 RECUR POS WEB* NETWORKSOLUT 888-6429675 FL 00001000 032325 | \$31.96 | | \$1,043.27 |
| 09/13/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010002 012200 | \$23.72 | | \$1,019.55 |
| 09/13/2021 | XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 659211 | \$13.19 | | \$1,006.36 |
| 09/13/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010004 016499 | \$11.11 | | \$995.25 |
| 09/13/2021 | XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 963593 | \$3.98 | | \$991.27 |
| 09/14/2021 | XX1767 RECUR POS www.cvs.com 800-746-7287 RI 13937036 037036 | \$5.44 | | \$985.83 |
| 09/15/2021 | XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 9DJJV6N0 033014 | \$54.15 | | \$931.68 |
| 09/15/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 011547 | \$35.65 | | \$896.03 |
| 09/16/2021 | XX1767 POS PURCHASE FACTOR75 18885735727 IL 00000000 016041 | \$60.00 | | \$836.03 |
| 09/16/2021 | XX1767 POS PURCHASE CURB SVC BROOKLY BROOKLYN NY 07192431 060732 | \$12.96 | | \$823.07 |
| 09/16/2021 | XX1767 POS PURCHASE CURB SVC WOODSID WOODSIDE NY 07192431 071412 | \$11.16 | | \$811.91 |
| 09/17/2021 | XX1767 RECUR POS WNYC WQXR NJPR N 646-8294000 NY 00001000 020471 | \$101.00 | | \$710.91 |
| 09/17/2021 | XX1767 POS PURCHASE CURB SVC QUEENS QUEENS NY 07192431 032909 | \$11.16 | | \$699.75 |
| 09/17/2021 | XX1767 POS PURCHASE CURB SVC QUEENS QUEENS NY 07192431 093166 | \$10.56 | | \$689.19 |
| 09/20/2021 | XX1767 POS PURCHASE RMG* REGUS 972-340-2021 NY 00000000 041190 | \$260.00 | | \$429.19 |
| 09/20/2021 | XX1767 POS PURCHASE PAYPAL * APRICOAT 402-935-7733 DE 00000000 032566 | \$148.85 | | \$280.34 |
| 09/20/2021 | XX1767 POS DDA W/D THE HOME DEPOT 6 NEW YORK NY 06253266 126211001622 | \$86.06 | | \$194.28 |
| 09/20/2021 | XX1767 POS PURCHASE BEACH CAFE NEW YORK NY 00972807 006130 | \$53.37 | | \$140.91 |
| 09/20/2021 | XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 550042 | \$19.03 | | \$121.88 |
| 09/20/2021 | XX1767 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 001981 | \$12.80 | | \$109.08 |
| 09/20/2021 | XX1767 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 007926 | \$12.30 | | \$96.78 |
| 09/20/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 012557 | \$10.39 | | \$86.39 |
| 09/20/2021 | XX1767 POS PURCHASE DD/BR #358915 NEW YORK NY 3589004 019498 | \$2.93 | | \$83.46 |
| 09/20/2021 | XX1767 POS PURCHASE DD/BR #358915 NEW YORK NY 3589004 019028 | \$2.63 | | \$80.83 |
| 09/21/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 016037 | \$33.20 | | \$47.63 |


CLASSIC BUSINESS CHECKING-2060 (continued)
Account Activity (continued)

| Post Date | Description | Debits | Credits | Balance |
|------------|---|----------|------------|------------|
| 09/21/2021 | XX1767 POS PURCHASE DUNKIN #353428 NEW YORK NY 3534002 008630 | \$2.93 | | \$44.70 |
| 09/23/2021 | MOBILE CAPTURE DEPOSIT | | \$43.93 | \$88.63 |
| 09/23/2021 | MOBILE CAPTURE DEPOSIT | | \$130.00 | \$218.63 |
| 09/23/2021 | MOBILE CAPTURE DEPOSIT | | \$138.07 | \$356.70 |
| 09/23/2021 | MOBILE CAPTURE DEPOSIT | | \$138.60 | \$495.30 |
| 09/23/2021 | MOBILE CAPTURE DEPOSIT | | \$193.43 | \$688.73 |
| 09/23/2021 | MOBILE CAPTURE DEPOSIT | | \$300.00 | \$988.73 |
| 09/23/2021 | BUSINESS INTERNET TRANSFER FROM XXXXXX2292 ON 9/23/21 AT 23:26 | | \$450.00 | \$1,438.73 |
| 09/23/2021 | Checking Account Transfer from DDA 0362 | | \$1,000.00 | \$2,438.73 |
| 09/23/2021 | XX1767 POS PURCHASE FACTOR75 18885735727 IL 00000000 003242 | \$60.00 | | \$2,378.73 |
| 09/24/2021 | XX1767 DDA WITHDRAWAL 757 3 RD AVE MANHATTAN NY VC080654 007566 | \$100.00 | | \$2,278.73 |
| 09/27/2021 | XX1767 RECUR POS VZWRLSS* BILL PAY 800-922-0204 FL 00000000 009022 | \$425.35 | | \$1,853.38 |
| 09/27/2021 | XX1767 RECUR POS VERIZON* ONETIMEP VERIZON.COM FL 00000000 097618 | \$216.23 | | \$1,637.15 |
| 09/27/2021 | XX1767 POS PURCHASE GLORIA WAN HAIR NEW YORK NY 00000000 004118 | \$100.00 | | \$1,537.15 |
| 09/27/2021 | XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 502985 | \$90.61 | | \$1,446.54 |
| 09/27/2021 | XX1767 POS PURCHASE MEE'S NOODLE NEW YORK NY 00011678 052379 | \$57.50 | | \$1,389.04 |
| 09/27/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010002 015851 | \$17.85 | | \$1,371.19 |
| 09/27/2021 | XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 712904 | \$17.18 | | \$1,354.01 |
| 09/27/2021 | XX1767 POS PURCHASE CURB SVC NEW YOR NEW YORK NY 07192431 054095 | \$14.16 | | \$1,339.85 |
| 09/27/2021 | XX1767 POS PURCHASE CURB SVC QUEENS QUEENS NY 07192431 038764 | \$11.76 | | \$1,328.09 |
| 09/27/2021 | XX1767 POS PURCHASE CURB SVC LONG IS LONG ISLAND C NY 07192431 061114 | \$11.16 | | \$1,316.93 |
| 09/27/2021 | XX1767 POS PURCHASE TURTLE BAY DRY C NEW YORK NY 00000000 086123 | \$8.00 | | \$1,308.93 |
| 09/27/2021 | XX1767 POS PURCHASE STARBUCKS STORE NEW YORK NY 00000000 079672 | \$7.16 | | \$1,301.77 |
| 09/27/2021 | XX1767 POS PURCHASE DD/BR #358915 NEW YORK NY 3589004 021150 | \$2.93 | | \$1,298.84 |
| 09/28/2021 | XX1767 RECUR POS GOFITNESSAPP 866-202-1077 NC 00000000 073462 | \$19.99 | | \$1,278.85 |
| 09/28/2021 | XX1767 POS PURCHASE CURB SVC LONG IS LONG ISLAND C NY 07192431 094114 | \$11.16 | | \$1,267.69 |
| 09/28/2021 | XX1767 POS DDA W/D SQ * 787 COFFEE R NEW YORK NY 77827301 12701727237 | \$10.11 | | \$1,257.58 |
| 09/29/2021 | XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 9DJJV6N0 020657 | \$54.15 | | \$1,203.43 |
| 09/30/2021 | XX1767 POS PURCHASE TURTLE BAY DRY C NEW YORK NY 00000000 008493 | \$26.00 | | \$1,177.43 |
| 09/30/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 018042 | \$23.65 | | \$1,153.78 |
| 09/30/2021 | SERVICE CHARGE | \$42.00 | | \$1,111.78 |
| 09/30/2021 | Ending Balance | | | \$1,111.78 |


CLASSIC BUSINESS CHECKING-2060 (continued)
Daily Balances

| Date | Amount | Date | Amount | Date | Amount |
|-------------|---------------|-------------|---------------|-------------|---------------|
| 09/01/2021 | \$4,031.46 | 09/14/2021 | \$985.83 | 09/24/2021 | \$2,278.73 |
| 09/02/2021 | \$3,698.69 | 09/15/2021 | \$896.03 | 09/27/2021 | \$1,298.84 |
| 09/03/2021 | \$3,592.25 | 09/16/2021 | \$811.91 | 09/28/2021 | \$1,257.58 |
| 09/07/2021 | \$1,591.75 | 09/17/2021 | \$689.19 | 09/29/2021 | \$1,203.43 |
| 09/08/2021 | \$1,430.88 | 09/20/2021 | \$80.83 | 09/30/2021 | \$1,111.78 |
| 09/09/2021 | \$1,135.44 | 09/21/2021 | \$44.70 | | |
| 09/13/2021 | \$991.27 | 09/23/2021 | \$2,378.73 | | |

Overdraft and Returned Item Fees

| | Total for this period | Total year-to-date |
|---------------------------------|------------------------------|---------------------------|
| Total Overdraft Fees | \$0.00 | \$0.00 |
| Total Returned Item Fees | \$0.00 | \$0.00 |

Service Charge Summary

| Description | Amount |
|-------------------------------|---------------|
| TOTAL CHARGE FOR TOTAL ITEMS: | \$42.00 |
| Total Service Charge | \$42.00 |



4 Bryant Park
3rd Floor
New York, NY 10018

RETURN SERVICE REQUESTED

AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Statement Ending 10/29/2021

Page 1 of 6

Managing Your Accounts

| | | |
|--|----------------|--|
| | Officer Name | Steve LaFredo |
| | Office Number | 212-266-9200 |
| | Banking Hours | Mon - Fri 8:30am - 4:30pm EST |
| | Online Banking | www.piermontbank.com |

Summary of Accounts

| Account Type | Account Number | Ending Balance |
|---------------------------|----------------|----------------|
| CLASSIC BUSINESS CHECKING | 2060 | \$7,454.93 |

CLASSIC BUSINESS CHECKING-2060

Account Summary

| Date | Description | Amount | Description | Amount |
|------------|--------------------------|-------------------|---------------------------|------------|
| 10/01/2021 | Beginning Balance | \$1,111.78 | Average Available Balance | \$5,828.21 |
| | 1 Credit(s) This Period | \$10,000.00 | | |
| | 61 Debit(s) This Period | \$3,656.85 | | |
| 10/29/2021 | Ending Balance | \$7,454.93 | | |
| | Service Charges | \$18.00 | | |

Account Activity

| Post Date | Description | Debits | Credits | Balance |
|------------|--|----------|---------|-------------------|
| 10/01/2021 | Beginning Balance | | | \$1,111.78 |
| 10/01/2021 | XX1767 POS PURCHASE FACTOR75 18885735727 IL 00000000 019957 | \$60.00 | | \$1,051.78 |
| 10/01/2021 | XX1767 POS PURCHASE HEALTHYWARELIV 8554573040 TX 00000000 097197 | \$39.89 | | \$1,011.89 |
| 10/04/2021 | XX1767 POS PURCHASE 4G ROUTER 35314369001 LT 00000001 048212 | \$89.00 | | \$922.89 |
| 10/04/2021 | XX1767 POS PURCHASE STEP DOWN TO NAT NEW YORK NY 4 012502 | \$64.33 | | \$858.56 |
| 10/04/2021 | XX1767 POS PURCHASE CKE* MAMA PHO NEW NEW YORK NY 00000000 027149 | \$21.13 | | \$837.43 |
| 10/04/2021 | XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 802281 | \$20.17 | | \$817.26 |
| 10/04/2021 | XX1767 POS PURCHASE DD/BR #358915 NEW YORK NY 3589004 022964 | \$2.93 | | \$814.33 |
| 10/04/2021 | VISA ISA Fee 4G ROUTER 35314369001 LT 00000001 048212 | \$0.89 | | \$813.44 |
| 10/05/2021 | XX1767 POS PURCHASE STEP DOWN TO NAT NEW YORK NY 4 037895 | \$163.08 | | \$650.36 |
| 10/05/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 019245 | \$12.96 | | \$637.40 |
| 10/06/2021 | XX1767 POS DDA W/D AMAZON.COM* 272XG SEATTLE WA 00000101 7GT1EN11XAV6 | \$50.19 | | \$587.21 |
| 10/06/2021 | XX1767 POS PURCHASE REMI FLOWER & CO NEW | \$9.14 | | \$578.07 |





Please examine immediately and report if incorrect. If no reply is received within 60 days the account will be considered correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

In case of errors or questions about your electronic transfers telephone us at the phone number listed on the front, or write us at the address listed on the front as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

YOUR LINE OF CREDIT ACCOUNTS SUMMARY OF RIGHTS IS OUTLINED BELOW.

This is a summary of your rights; a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

The following information applies only to loans made to you under your Loan Account line of credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LINE OF CREDIT ACCOUNTS

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address located on the front of this bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- (1) Your name and account number.
- (2) The dollar amount of the suspected error.
- (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any money in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

We figure a portion of the Finance Charge on your account by applying the appropriate "Daily Periodic rate" to the appropriate portions of the "Principal" balances. We take the beginning "Principal" balance of your account each day, add any new (purchases, advances, loans) and subtract the "principal" portion of the payments or credits. This gives us the new "principal". We then apply the applicable daily periodic rate to the "principal" times the number of "days" at the new "Principal". This gives us the "Accrued Finance Charge" for each period of days in the billing cycle. To arrive at the "Finance Charge" for the billing cycle, we add all of the "Accrued Finance Charge"(s) together for the billing cycle.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Credit Line Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid **FINANCE CHARGES**, and second the principal loan balance outstanding in your Credit Line Account. Periodic statements may be sent to you at the end of each billing cycle showing your Credit Line Account loan transactions.

Send payments and inquiries to address shown on front of bill.

NOTE: Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.

Check 21 Notification

If you request the return of your original checks you may receive a "Substitute Check" in response. The Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Contact your branch or call the number on the front of this statement to request a Check 21 disclosure.

Note:

Clients on Account Analysis must examine the Analysis Statement and report to Bank any claim for credit of refund within 60 days after Bank makes the statement available. If Bank does not receive notice of error or discrepancy within this time frame, items on the statement will be deemed to be correct.

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

| Post Date | Description | Debits | Credits | Balance |
|------------|--|----------|-------------|-------------|
| | YORK NY 00008871 000074 | | | |
| 10/08/2021 | XX1767 RECUR POS FPMSUPPORT.COM 833-7931659 WI 00010002 036446 | \$49.95 | | \$528.12 |
| 10/08/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 020149 | \$30.44 | | \$497.68 |
| 10/08/2021 | XX1767 POS PURCHASE DD/BR #358915 NEW YORK NY 3589021 000631 | \$4.52 | | \$493.16 |
| 10/12/2021 | BUSINESS INTERNET TRANSFER FROM XXXXXX2292 ON 10/12/21 AT 12:59 | | \$10,000.00 | \$10,493.16 |
| 10/12/2021 | XX1767 POS PURCHASE HERBS THAI BISTR 212-8089388 NY 78350845 040025 | \$55.53 | | \$10,437.63 |
| 10/12/2021 | XX1767 POS PURCHASE VITALITYWELLNESS 844-489-1681 FL 00000000 090543 | \$49.00 | | \$10,388.63 |
| 10/12/2021 | XX1767 RECUR POS WEB* NETWORKSOLUT 888-6429675 FL 00001000 067787 | \$31.96 | | \$10,356.67 |
| 10/12/2021 | XX1767 POS PURCHASE CURB SVC BROOKLY BROOKLYN NY 07192431 018742 | \$10.56 | | \$10,346.11 |
| 10/12/2021 | XX1767 RECUR POS SHOPSMARTER.COM 800-2556355 CT 00001000 045176 | \$9.97 | | \$10,336.14 |
| 10/13/2021 | XX1767 RECUR POS plcpayment.com 855-8982434 FL 00000001 089577 | \$44.00 | | \$10,292.14 |
| 10/13/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 018457 | \$41.40 | | \$10,250.74 |
| 10/14/2021 | XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 9DJJV6N0 038049 | \$68.92 | | \$10,181.82 |
| 10/14/2021 | XX1767 RECUR POS PLCPAYMENT.COM 855-8982434 FL 00000001 064126 | \$44.00 | | \$10,137.82 |
| 10/14/2021 | XX1767 RECUR POS www.cvs.com 800-746-7287 RI 14043511 043511 | \$5.44 | | \$10,132.38 |
| 10/15/2021 | XX1767 POS PURCHASE NYPLIBRARYSCHOML HTTPSWWW.NYPL NY 00000000 047719 | \$52.50 | | \$10,079.88 |
| 10/15/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 022059 | \$28.74 | | \$10,051.14 |
| 10/15/2021 | XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 536917 | \$27.17 | | \$10,023.97 |
| 10/18/2021 | XX1767 RECUR POS WNYC WQXR NJPR N 646-8294000 NY 00001000 065439 | \$101.00 | | \$9,922.97 |
| 10/18/2021 | XX1767 POS PURCHASE ANGELETTO 2ND AV NEW YORK NY 00000000 056486 | \$50.46 | | \$9,872.51 |
| 10/18/2021 | XX1767 POS DDA W/D STAPLES 0184 NEW YORK NY 08158673 868728 | \$9.21 | | \$9,863.30 |
| 10/18/2021 | XX1767 POS PURCHASE DD/BR #358915 NEW YORK NY 3589021 002709 | \$2.93 | | \$9,860.37 |
| 10/19/2021 | XX1767 POS PURCHASE RMG* REGUS 972-340-2021 NY 00000000 042832 | \$269.60 | | \$9,590.77 |
| 10/19/2021 | XX1767 POS PURCHASE VAP ECOMZ LLC VAPECOMZ.COM WY PE9C3JHK 016600 | \$57.86 | | \$9,532.91 |
| 10/20/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 023225 | \$22.97 | | \$9,509.94 |
| 10/21/2021 | XX1767 POS PURCHASE COLUMBIA ONLINE 212-853-1919 NY 00000000 058952 | \$180.00 | | \$9,329.94 |
| 10/21/2021 | XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 9DJJV6N0 032638 | \$68.92 | | \$9,261.02 |
| 10/21/2021 | XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 542433 | \$21.78 | | \$9,239.24 |
| 10/21/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 020796 | \$20.68 | | \$9,218.56 |
| 10/22/2021 | XX1767 POS PURCHASE UNITED 0167 800-932-2732 TX 00000000 029621 | \$840.07 | | \$8,378.49 |

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

| Post Date | Description | Debits | Credits | Balance |
|------------|---|----------|---------|------------|
| 10/22/2021 | XX1767 RECUR POS ZOOM.US 888-799- WWW.ZOOM.US CA LY1PDA25 084080 | \$115.13 | | \$8,263.36 |
| 10/22/2021 | XX1767 POS PURCHASE AGENT FEE 8900 ALPINE TVL & TX 45514722 089079 | \$30.00 | | \$8,233.36 |
| 10/22/2021 | XX1767 POS PURCHASE CURB SVC WOODSID WOODSIDE NY 07192431 046817 | \$17.16 | | \$8,216.20 |
| 10/22/2021 | XX1767 POS PURCHASE CURB SVC WOODSID WOODSIDE NY 07192431 019783 | \$15.96 | | \$8,200.24 |
| 10/25/2021 | XX1767 RECUR POS VZWRLSS* BILL PAY 800-9220204 CA 36711802 012709 | \$300.04 | | \$7,900.20 |
| 10/25/2021 | XX1767 POS PURCHASE SP * HIMALAYA WE HTTPSHIMALAYA TX JIAOBR3L 084048 | \$66.89 | | \$7,833.31 |
| 10/25/2021 | XX1767 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 949699 | \$33.36 | | \$7,799.95 |
| 10/25/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 021730 | \$26.42 | | \$7,773.53 |
| 10/25/2021 | XX1767 POS DDA W/D AMAZON.COM* 2Y3JC SEATTLE WA 00000101 1C1OU4ZL67UC | \$23.90 | | \$7,749.63 |
| 10/25/2021 | XX1767 POS PURCHASE SANDWICHIERIE OF NEW YORK NY 61032491 032491 | \$16.05 | | \$7,733.58 |
| 10/25/2021 | XX1767 POS DDA W/D STAPLES 0184 NEW YORK NY 08158673 986459 | \$6.52 | | \$7,727.06 |
| 10/25/2021 | XX1767 POS PURCHASE DD/BR #358915 NEW YORK NY 3589021 004323 | \$2.93 | | \$7,724.13 |
| 10/26/2021 | XX1767 RECUR POS GOFITNESSAPP 866-202-1077 NC 00000000 005480 | \$19.99 | | \$7,704.14 |
| 10/26/2021 | XX1767 POS PURCHASE TAXI SVC ASTORIA ASTORIA NY 00375546 046006 | \$10.56 | | \$7,693.58 |
| 10/26/2021 | XX1767 POS PURCHASE DD/BR #358915 NEW YORK NY 3589021 004950 | \$2.93 | | \$7,690.65 |
| 10/27/2021 | XX1767 POS PURCHASE VIT* VITAMIN SHOP 800-223-1216 NJ 00000000 042366 | \$74.97 | | \$7,615.68 |
| 10/27/2021 | XX1767 POS PURCHASE OLD NAVY ON-LINE 800-6536289 OH 70326328 060864 | \$73.09 | | \$7,542.59 |
| 10/27/2021 | XX1767 POS DDA W/D AMAZON.COM* RI8HR SEATTLE WA 00000101 5EH6ANPU9Q33 | \$21.78 | | \$7,520.81 |
| 10/28/2021 | XX1767 RECUR POS ROCKETLAW 877-75 WWW.ROCKETLAW CA 00000000 067193 | \$39.99 | | \$7,480.82 |
| 10/29/2021 | XX1767 POS DDA W/D SQ * 787 COFFEE R NEW YORK NY 77827301 130215200053 | \$7.89 | | \$7,472.93 |
| 10/29/2021 | SERVICE CHARGE | \$18.00 | | \$7,454.93 |
| 10/29/2021 | Ending Balance | | | \$7,454.93 |

Daily Balances

| Date | Amount | Date | Amount | Date | Amount |
|------------|-------------|------------|-------------|------------|------------|
| 10/01/2021 | \$1,011.89 | 10/14/2021 | \$10,132.38 | 10/25/2021 | \$7,724.13 |
| 10/04/2021 | \$813.44 | 10/15/2021 | \$10,023.97 | 10/26/2021 | \$7,690.65 |
| 10/05/2021 | \$637.40 | 10/18/2021 | \$9,860.37 | 10/27/2021 | \$7,520.81 |
| 10/06/2021 | \$578.07 | 10/19/2021 | \$9,532.91 | 10/28/2021 | \$7,480.82 |
| 10/08/2021 | \$493.16 | 10/20/2021 | \$9,509.94 | 10/29/2021 | \$7,454.93 |
| 10/12/2021 | \$10,336.14 | 10/21/2021 | \$9,218.56 | | |
| 10/13/2021 | \$10,250.74 | 10/22/2021 | \$8,200.24 | | |


CLASSIC BUSINESS CHECKING-2060 (continued)

Overdraft and Returned Item Fees

| | Total for this period | Total year-to-date |
|--------------------------|-----------------------|--------------------|
| Total Overdraft Fees | \$0.00 | \$0.00 |
| Total Returned Item Fees | \$0.00 | \$0.00 |

Service Charge Summary

| Description | Amount |
|-------------------------------|---------|
| TOTAL CHARGE FOR TOTAL ITEMS: | \$18.00 |
| Total Service Charge | \$18.00 |



Statement Ending 10/29/2021

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4 Bryant Park
3rd Floor
New York, NY 10018

RETURN SERVICE REQUESTED

AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Statement Ending 11/30/2021

Page 1 of 6

Managing Your Accounts

| | | |
|--|----------------|--|
| | Officer Name | Steve LaFredo |
| | Office Number | 212-266-9200 |
| | Banking Hours | Mon - Fri 8:30am - 4:30pm EST |
| | Online Banking | www.piermontbank.com |

Summary of Accounts

| Account Type | Account Number | Ending Balance |
|---------------------------|----------------|----------------|
| CLASSIC BUSINESS CHECKING | 2060 | \$1,155.91 |

CLASSIC BUSINESS CHECKING-2060

Account Summary

| Date | Description | Amount | Description | Amount |
|------------|--------------------------|------------|---------------------------|------------|
| 10/30/2021 | Beginning Balance | \$7,454.93 | Average Available Balance | \$4,016.42 |
| | 0 Credit(s) This Period | \$0.00 | | |
| | 107 Debit(s) This Period | \$6,299.02 | | |
| 11/30/2021 | Ending Balance | \$1,155.91 | | |
| | Service Charges | \$40.50 | | |

Account Activity

| Post Date | Description | Debits | Credits | Balance |
|------------|---|----------|---------|------------|
| 10/30/2021 | Beginning Balance | | | \$7,454.93 |
| 11/01/2021 | XX1767 POS PURCHASE KONZUM P-0222 ZAGREB HR KZ022205 032000 | \$129.00 | | \$7,325.93 |
| 11/01/2021 | XX1767 POS PURCHASE GLORIA WAN HAIR NEW YORK NY 00000000 037517 | \$100.00 | | \$7,225.93 |
| 11/01/2021 | XX1767 POS PURCHASE UBER* PENDING WWW.UBER.COM CA BV69YFNR 094623 | \$94.70 | | \$7,131.23 |
| 11/01/2021 | XX1767 POS PURCHASE Shop 4722/ West Schiphol Airp NL 31465821 097624 | \$84.44 | | \$7,046.79 |
| 11/01/2021 | XX1767 POS PURCHASE LITTLE THAI KITC NEW YORK NY 70000000 060034 | \$60.53 | | \$6,986.26 |
| 11/01/2021 | XX1767 POS PURCHASE HEALTHYWARELIVI 8554573040 TX 00000000 015948 | \$39.89 | | \$6,946.37 |
| 11/01/2021 | XX1767 POS PURCHASE CURB SVC LONG IS LONG ISLAND C NY 07192431 092006 | \$12.36 | | \$6,934.01 |
| 11/01/2021 | XX1767 POS PURCHASE CURB SVC BROOKLY BROOKLYN NY 07192431 092337 | \$10.56 | | \$6,923.45 |
| 11/01/2021 | XX1767 POS PURCHASE HMS Host Interna Amsterdam NL 75245516 064872 | \$9.71 | | \$6,913.74 |
| 11/01/2021 | XX1767 POS PURCHASE AMZ* 342oea5g2wp 866-508-3558 NY 00000000 000448 | \$7.88 | | \$6,905.86 |
| 11/01/2021 | XX1767 POS DDA W/D HBOOKSELLER ST91 ELIZABETH NJ 25754501 680775 | \$4.25 | | \$6,901.61 |
| 11/01/2021 | VISA ISA Fee KONZUM P-0222 ZAGREB HR KZ022205 | \$1.29 | | \$6,900.32 |





Please examine immediately and report if incorrect. If no reply is received within 60 days the account will be considered correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

In case of errors or questions about your electronic transfers telephone us at the phone number listed on the front, or write us at the address listed on the front as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

YOUR LINE OF CREDIT ACCOUNTS SUMMARY OF RIGHTS IS OUTLINED BELOW.

This is a summary of your rights; a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

The following information applies only to loans made to you under your Loan Account line of credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LINE OF CREDIT ACCOUNTS

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address located on the front of this bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- (1) Your name and account number.
- (2) The dollar amount of the suspected error.
- (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any money in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

We figure a portion of the Finance Charge on your account by applying the appropriate "Daily Periodic rate" to the appropriate portions of the "Principal" balances. We take the beginning "Principal" balance of your account each day, add any new (purchases, advances, loans) and subtract the "principal" portion of the payments or credits. This gives us the new "principal". We then apply the applicable daily periodic rate to the "principal" times the number of "days" at the new "Principal". This gives us the "Accrued Finance Charge" for each period of days in the billing cycle. To arrive at the "Finance Charge" for the billing cycle, we add all of the "Accrued Finance Charge"(s) together for the billing cycle.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Credit Line Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid **FINANCE CHARGES**, and second the principal loan balance outstanding in your Credit Line Account. Periodic statements may be sent to you at the end of each billing cycle showing your Credit Line Account loan transactions.

Send payments and inquiries to address shown on front of bill.

NOTE: Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.

Check 21 Notification

If you request the return of your original checks you may receive a "Substitute Check" in response. The Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Contact your branch or call the number on the front of this statement to request a Check 21 disclosure.

Note:

Clients on Account Analysis must examine the Analysis Statement and report to Bank any claim for credit of refund within 60 days after Bank makes the statement available. If Bank does not receive notice of error or discrepancy within this time frame, items on the statement will be deemed to be correct.

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

| Post Date | Description | Debits | Credits | Balance |
|------------|---|----------|---------|------------|
| | 032000 | | | |
| 11/01/2021 | VISA ISA Fee Shop 4722/ West Schiphol Airp NL 31465821 097624 | \$0.84 | | \$6,899.48 |
| 11/01/2021 | VISA ISA Fee HMS Host Interna Amsterdam NL 75245516 064872 | \$0.10 | | \$6,899.38 |
| 11/01/2021 | XX1767 DDA WITHDRAWAL UL GRADA VUKOVARA 2 ZAGREB HR 12087 330931 | \$308.28 | | \$6,591.10 |
| 11/01/2021 | VISA ISA Fee UL GRADA VUKOVARA 2 ZAGREB HR 12087 330931 | \$3.13 | | \$6,587.97 |
| 11/02/2021 | XX1767 POS PURCHASE NZZJZ DR A.STAMP ZAGREB HR V0102266 019202 | \$88.63 | | \$6,499.34 |
| 11/02/2021 | VISA ISA Fee NZZJZ DR A.STAMP ZAGREB HR V0102266 019202 | \$0.89 | | \$6,498.45 |
| 11/04/2021 | XX1767 POS PURCHASE TotalAV.com 833-2018681 CA 00000007 019725 | \$19.00 | | \$6,479.45 |
| 11/08/2021 | XX1767 POS PURCHASE REED EXHIBITIONS RICHMOND GB 00000000 086183 | \$447.33 | | \$6,032.12 |
| 11/08/2021 | XX1767 POS PURCHASE PBZ9LUMIERE OSIJEK HR 12964880 046269 | \$214.43 | | \$5,817.69 |
| 11/08/2021 | XX1767 RECUR POS plcpayment.com 855-8982434 FL 00000001 016868 | \$44.00 | | \$5,773.69 |
| 11/08/2021 | XX1767 POS PURCHASE PBZTLUKOILBP OSIJEK HR 12959975 070107 | \$42.46 | | \$5,731.23 |
| 11/08/2021 | XX1767 RECUR POS WEB* NETWORKSOLUT 888-6429675 FL 00001000 051792 | \$31.96 | | \$5,699.27 |
| 11/08/2021 | XX1767 POS PURCHASE MUZEJ VUCEDOLSKE VUKOVAR HR 50048760 031000 | \$26.88 | | \$5,672.39 |
| 11/08/2021 | XX1767 RECUR POS SHOPSMARTER.COM 800-2556355 CT 00001000 018271 | \$9.97 | | \$5,662.42 |
| 11/08/2021 | XX1767 POS PURCHASE MUZEJ VUCEDOLSKE VUKOVAR HR 50048759 025000 | \$7.37 | | \$5,655.05 |
| 11/08/2021 | VISA ISA Fee REED EXHIBITIONS RICHMOND GB 00000000 086183 | \$4.47 | | \$5,650.58 |
| 11/08/2021 | VISA ISA Fee PBZ9LUMIERE OSIJEK HR 12964880 046269 | \$2.14 | | \$5,648.44 |
| 11/08/2021 | VISA ISA Fee PBZTLUKOILBP OSIJEK HR 12959975 070107 | \$0.42 | | \$5,648.02 |
| 11/08/2021 | VISA ISA Fee MUZEJ VUCEDOLSKE VUKOVAR HR 50048760 031000 | \$0.27 | | \$5,647.75 |
| 11/08/2021 | VISA ISA Fee MUZEJ VUCEDOLSKE VUKOVAR HR 50048759 025000 | \$0.07 | | \$5,647.68 |
| 11/09/2021 | XX1767 POS PURCHASE PBZ6RECEPCIJA OSIJEK HR 12948428 005764 | \$444.14 | | \$5,203.54 |
| 11/09/2021 | XX1767 POS PURCHASE MASTA D.O.O. OSIJEK HR 50109869 042000 | \$115.80 | | \$5,087.74 |
| 11/09/2021 | VISA ISA Fee PBZ6RECEPCIJA OSIJEK HR 12948428 005764 | \$4.44 | | \$5,083.30 |
| 11/09/2021 | VISA ISA Fee MASTA D.O.O. OSIJEK HR 50109869 042000 | \$1.16 | | \$5,082.14 |
| 11/09/2021 | XX1767 DDA WITHDRAWAL MAKSIMIRSKA 86 ZAGREB HR 10737 382401 | \$171.86 | | \$4,910.28 |
| 11/09/2021 | VISA ISA Fee MAKSIMIRSKA 86 ZAGREB HR 10737 382401 | \$1.78 | | \$4,908.50 |
| 11/10/2021 | XX1767 RECUR POS VERIZON* ONETIMEP VERIZON.COM FL 00000000 090923 | \$215.66 | | \$4,692.84 |
| 11/10/2021 | XX1767 RECUR POS FRESHLY.COM HTTPWWW.FRES NY 9DJJV6N0 008828 | \$68.92 | | \$4,623.92 |
| 11/10/2021 | XX1767 POS PURCHASE PBZTINA SLAVONSKI BRO HR 73110085 075377 | \$46.59 | | \$4,577.33 |
| 11/10/2021 | VISA ISA Fee PBZTINA SLAVONSKI BRO HR 73110085 075377 | \$0.47 | | \$4,576.86 |

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

| Post Date | Description | Debits | Credits | Balance |
|------------|--|----------|---------|------------|
| 11/12/2021 | XX1767 POS PURCHASE DELAWARE CORP & 302-739-3073 DE 01109658 060007 | \$475.67 | | \$4,101.19 |
| 11/12/2021 | XX1767 POS PURCHASE UBER TRIP HELP.UBER.COM CA 00000000 021884 | \$76.24 | | \$4,024.95 |
| 11/12/2021 | XX1767 POS PURCHASE FACTOR75 18885735727 IL 00000000 079984 | \$60.00 | | \$3,964.95 |
| 11/12/2021 | XX1767 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 633073 | \$37.63 | | \$3,927.32 |
| 11/12/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010004 034059 | \$25.15 | | \$3,902.17 |
| 11/12/2021 | XX1767 POS PURCHASE CURB SVC LONG IS LONG ISLAND C NY 07192431 007063 | \$22.56 | | \$3,879.61 |
| 11/12/2021 | XX1767 POS PURCHASE UBER* TRIP WWW.UBER.COM CA BV69YFNR 031718 | \$13.72 | | \$3,865.89 |
| 11/12/2021 | XX1767 POS PURCHASE ADFS VELIKA GORIC HR 50052556 067000 | \$10.88 | | \$3,855.01 |
| 11/12/2021 | XX1767 POS PURCHASE Lagardere Fil. 2 Frankfurt-Flu DE 69701219 029426 | \$10.16 | | \$3,844.85 |
| 11/12/2021 | XX1767 POS PURCHASE CAFFE NERO DEPAR VELIKA GORIC HR 72107655 023000 | \$6.93 | | \$3,837.92 |
| 11/12/2021 | VISA ISA Fee ADFS VELIKA GORIC HR 50052556 067000 | \$0.11 | | \$3,837.81 |
| 11/12/2021 | VISA ISA Fee Lagardere Fil. 2 Frankfurt-Flu DE 69701219 029426 | \$0.10 | | \$3,837.71 |
| 11/12/2021 | VISA ISA Fee CAFFE NERO DEPAR VELIKA GORIC HR 72107655 023000 | \$0.07 | | \$3,837.64 |
| 11/15/2021 | XX1767 POS PURCHASE TST* ISABELLE'S NEW YORK NY 74691515 091515 | \$82.78 | | \$3,754.86 |
| 11/15/2021 | XX1767 POS PURCHASE STEP DOWN TO NAT NEW YORK NY 4 090095 | \$62.92 | | \$3,691.94 |
| 11/15/2021 | XX1767 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 800583 | \$22.36 | | \$3,669.58 |
| 11/15/2021 | XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 841066 | \$20.18 | | \$3,649.40 |
| 11/15/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 027045 | \$18.05 | | \$3,631.35 |
| 11/15/2021 | XX1767 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 072051 | \$15.80 | | \$3,615.55 |
| 11/15/2021 | XX1767 POS PURCHASE CURB SVC LONG IS LONG ISLAND C NY 07192431 085580 | \$15.36 | | \$3,600.19 |
| 11/15/2021 | XX1767 POS PURCHASE TURTLE BAY DRY C NEW YORK NY 00000000 008159 | \$12.00 | | \$3,588.19 |
| 11/15/2021 | XX1767 POS DDA W/D SQ * 787 COFFEE R NEW YORK NY 77827301 131917376643 | \$10.31 | | \$3,577.88 |
| 11/15/2021 | XX1767 POS PURCHASE SKYPE.COM/GO/BIL Luxembourg LU 00000000 098585 | \$10.00 | | \$3,567.88 |
| 11/15/2021 | XX1767 RECUR POS www.cvs.com 800-746-7287 RI 19668502 068502 | \$5.44 | | \$3,562.44 |
| 11/15/2021 | VISA ISA Fee SKYPE.COM/GO/BIL Luxembourg LU 00000000 098585 | \$0.10 | | \$3,562.34 |
| 11/16/2021 | XX1767 RECUR POS VERIZON* ONETIMEP VERIZON.COM FL 00000000 052379 | \$215.66 | | \$3,346.68 |
| 11/16/2021 | XX1767 POS PURCHASE NEW YORK PRESBYT 866-252-0101 NY 00000000 034982 | \$28.79 | | \$3,317.89 |
| 11/16/2021 | XX1767 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 041149 | \$12.80 | | \$3,305.09 |
| 11/17/2021 | XX1767 RECUR POS WNYC WQXR NJPR N 646-8294000 NY 00001000 070518 | \$101.00 | | \$3,204.09 |
| 11/17/2021 | XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 9DJJV6N0 098639 | \$70.41 | | \$3,133.68 |

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

| Post Date | Description | Debits | Credits | Balance |
|------------|---|----------|---------|------------|
| 11/18/2021 | XX1767 POS PURCHASE FACTOR75 18885735727 IL 00000000 008017 | \$60.00 | | \$3,073.68 |
| 11/18/2021 | XX1767 POS PURCHASE CURB SVC QUEENS QUEENS NY 07192431 055365 | \$15.36 | | \$3,058.32 |
| 11/18/2021 | XX1767 POS DDA W/D SQ * 787 COFFEE R NEW YORK NY 77827301 132122162021 | \$9.33 | | \$3,048.99 |
| 11/18/2021 | XX1767 POS PURCHASE NY PRSBT AUBONPA NEW YORK NY 00000000 034481 | \$3.15 | | \$3,045.84 |
| 11/19/2021 | XX1767 POS PURCHASE RMG* REGUS 972-340-2021 NY 00000000 009839 | \$260.00 | | \$2,785.84 |
| 11/19/2021 | XX1767 POS PURCHASE CONGREGATION KEH 212-774-5620 NY 57925791 025791 | \$150.00 | | \$2,635.84 |
| 11/19/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010004 036759 | \$22.40 | | \$2,613.44 |
| 11/19/2021 | XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 958894 | \$20.18 | | \$2,593.26 |
| 11/19/2021 | XX1767 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 033528 | \$12.30 | | \$2,580.96 |
| 11/22/2021 | XX1767 POS PURCHASE DRI* FITBIT LLC 877-623-4997 MN 00004876 000944 | \$108.82 | | \$2,472.14 |
| 11/22/2021 | XX1767 POS PURCHASE AMERICAN BIOTECH 801-7561000 UT 78706918 016341 | \$83.90 | | \$2,388.24 |
| 11/22/2021 | XX1767 POS DDA W/D SQ * AMMA NEW YORK NY 77827301 132502238703 | \$54.22 | | \$2,334.02 |
| 11/22/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 030976 | \$25.63 | | \$2,308.39 |
| 11/22/2021 | XX1767 POS DDA W/D SQ * BUTTERCUP 2N NEW YORK NY 77827301 132502244796 | \$14.40 | | \$2,293.99 |
| 11/23/2021 | XX1767 POS PURCHASE VIT* VITAMIN SHOP 800-223-1216 NJ 00000000 019795 | \$71.98 | | \$2,222.01 |
| 11/24/2021 | XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 9DJJV6N0 015694 | \$70.41 | | \$2,151.60 |
| 11/24/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010002 030217 | \$30.45 | | \$2,121.15 |
| 11/24/2021 | XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 561555 | \$15.97 | | \$2,105.18 |
| 11/24/2021 | XX1767 POS PURCHASE STARBUCKS STORE NEW YORK NY 00000000 042888 | \$12.41 | | \$2,092.77 |
| 11/24/2021 | XX1767 POS PURCHASE CURB SVC BROOKLY BROOKLYN NY 07192431 088437 | \$11.16 | | \$2,081.61 |
| 11/26/2021 | XX1767 RECUR POS VZWRLSS* BILL PAY 800-9220204 CA 36711802 013190 | \$278.23 | | \$1,803.38 |
| 11/26/2021 | XX1767 POS PURCHASE FACTOR75 18885735727 IL 00000000 005128 | \$60.00 | | \$1,743.38 |
| 11/26/2021 | XX1767 POS DDA W/D SQ * BUTTERCUP 2N NEW YORK NY 77827301 132819141065 | \$54.00 | | \$1,689.38 |
| 11/26/2021 | XX1767 POS PURCHASE STEP DOWN TO NAT NEW YORK NY 4 084018 | \$21.96 | | \$1,667.42 |
| 11/26/2021 | XX1767 RECUR POS GOFITNESSAPP 866-202-1077 NC 00000000 068060 | \$19.99 | | \$1,647.43 |
| 11/29/2021 | XX1767 POS PURCHASE DD DOORDASH THET 855-973-1040 CA 00000000 060710 | \$99.52 | | \$1,547.91 |
| 11/29/2021 | XX1767 POS PURCHASE AMERICAN BIOTECH 801-7561000 UT 78706918 086561 | \$81.13 | | \$1,466.78 |
| 11/29/2021 | XX1767 POS PURCHASE POOK USA INC NEW YORK NY 00006440 000150 | \$80.00 | | \$1,386.78 |
| 11/29/2021 | XX1767 POS PURCHASE NIRVANNA DESIGNS LIC NY 5 007246 | \$40.00 | | \$1,346.78 |
| 11/29/2021 | XX1767 POS PURCHASE SP * LIKHA 164-69264628 CA IZWCEE2A 054020 | \$38.11 | | \$1,308.67 |


CLASSIC BUSINESS CHECKING-2060 (continued)
Account Activity (continued)

| Post Date | Description | Debits | Credits | Balance |
|------------|--|---------|---------|-------------------|
| 11/29/2021 | XX1767 POS PURCHASE TST* LE PAIN QUO NEW YORK NY 00000000 024262 | \$18.34 | | \$1,290.33 |
| 11/29/2021 | XX1767 POS DDA W/D SQ * SWEET TOOTH NEW YORK NY 77827301 133220335137 | \$7.96 | | \$1,282.37 |
| 11/30/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 032712 | \$46.07 | | \$1,236.30 |
| 11/30/2021 | XX1767 POS PURCHASE HEALTHYWARELIV 8554573040 TX 00000000 039961 | \$39.89 | | \$1,196.41 |
| 11/30/2021 | SERVICE CHARGE | \$40.50 | | \$1,155.91 |
| 11/30/2021 | Ending Balance | | | \$1,155.91 |

Daily Balances

| Date | Amount | Date | Amount | Date | Amount |
|------------|------------|------------|------------|------------|------------|
| 11/01/2021 | \$6,587.97 | 11/12/2021 | \$3,837.64 | 11/22/2021 | \$2,293.99 |
| 11/02/2021 | \$6,498.45 | 11/15/2021 | \$3,562.34 | 11/23/2021 | \$2,222.01 |
| 11/04/2021 | \$6,479.45 | 11/16/2021 | \$3,305.09 | 11/24/2021 | \$2,081.61 |
| 11/08/2021 | \$5,647.68 | 11/17/2021 | \$3,133.68 | 11/26/2021 | \$1,647.43 |
| 11/09/2021 | \$4,908.50 | 11/18/2021 | \$3,045.84 | 11/29/2021 | \$1,282.37 |
| 11/10/2021 | \$4,576.86 | 11/19/2021 | \$2,580.96 | 11/30/2021 | \$1,155.91 |

Overdraft and Returned Item Fees

| | Total for this period | Total year-to-date |
|--------------------------|-----------------------|--------------------|
| Total Overdraft Fees | \$0.00 | \$0.00 |
| Total Returned Item Fees | \$0.00 | \$0.00 |

Service Charge Summary

| Description | Amount |
|-------------------------------|---------|
| TOTAL CHARGE FOR TOTAL ITEMS: | \$40.50 |
| Total Service Charge | \$40.50 |



4 Bryant Park
3rd Floor
New York, NY 10018

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AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Statement Ending 12/31/2021

Page 1 of 4

Managing Your Accounts

| | | |
|--|----------------|--|
| | Officer Name | Steve LaFredo |
| | Office Number | 212-266-9200 |
| | Banking Hours | Mon - Fri 8:30am - 4:30pm EST |
| | Online Banking | www.piermontbank.com |

Summary of Accounts

| Account Type | Account Number | Ending Balance |
|---------------------------|----------------|----------------|
| CLASSIC BUSINESS CHECKING | 2060 | \$1,146.65 |

CLASSIC BUSINESS CHECKING-2060

Account Summary

| Date | Description | Amount | Description | Amount |
|------------|-------------------------|------------|---------------------------|----------|
| 12/01/2021 | Beginning Balance | \$1,155.91 | Average Available Balance | \$686.27 |
| | 1 Credit(s) This Period | \$1,000.00 | | |
| | 24 Debit(s) This Period | \$1,009.26 | | |
| 12/31/2021 | Ending Balance | \$1,146.65 | | |
| | Service Charges | \$25.00 | | |

Account Activity

| Post Date | Description | Debits | Credits | Balance |
|------------|--|----------|---------|------------|
| 12/01/2021 | Beginning Balance | | | \$1,155.91 |
| 12/01/2021 | XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 9DJJV6N0 014475 | \$56.14 | | \$1,099.77 |
| 12/01/2021 | APPLECARD GSBANK PAYMENT 21617965 | \$28.25 | | \$1,071.52 |
| 12/02/2021 | XX1767 POS PURCHASE WCMC-WCC 855-8800343 NY 77110149 071696 | \$117.90 | | \$953.62 |
| 12/02/2021 | XX1767 POS PURCHASE FACTOR75 18885735727 IL 00000000 024426 | \$60.00 | | \$893.62 |
| 12/02/2021 | XX1767 POS DDA W/D AMREENS HALLMARK NEW YORK NY 06410001 133615001457 | \$48.92 | | \$844.70 |
| 12/02/2021 | XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 636006 | \$25.92 | | \$818.78 |
| 12/02/2021 | XX1767 POS DDA W/D AMAZON.COM* U60MG SEATTLE WA 00000101 6ZM62K7P91NL | \$25.02 | | \$793.76 |
| 12/02/2021 | XX1767 POS DDA W/D AMAZON.COM* 7B7VQ SEATTLE WA 00000101 3PGDJ8YVK8X1 | \$21.72 | | \$772.04 |
| 12/02/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010006 007902 | \$14.39 | | \$757.65 |
| 12/06/2021 | XX1767 RECUR POS plcpayment.com 855-8982434 FL 00000001 022611 | \$44.00 | | \$713.65 |
| 12/06/2021 | XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 619046 | \$36.09 | | \$677.56 |
| 12/06/2021 | XX1767 RECUR POS WEB* NETWORKSOLUT 888-6429675 FL 00001000 051274 | \$31.96 | | \$645.60 |





Please examine immediately and report if incorrect. If no reply is received within 60 days the account will be considered correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

In case of errors or questions about your electronic transfers telephone us at the phone number listed on the front, or write us at the address listed on the front as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

YOUR LINE OF CREDIT ACCOUNTS SUMMARY OF RIGHTS IS OUTLINED BELOW.

This is a summary of your rights; a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

The following information applies only to loans made to you under your Loan Account line of credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LINE OF CREDIT ACCOUNTS

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address located on the front of this bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- (1) Your name and account number.
- (2) The dollar amount of the suspected error.
- (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any money in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

We figure a portion of the Finance Charge on your account by applying the appropriate "Daily Periodic rate" to the appropriate portions of the "Principal" balances. We take the beginning "Principal" balance of your account each day, add any new (purchases, advances, loans) and subtract the "principal" portion of the payments or credits. This gives us the new "principal". We then apply the applicable daily periodic rate to the "principal" times the number of "days" at the new "Principal". This gives us the "Accrued Finance Charge" for each period of days in the billing cycle. To arrive at the "Finance Charge" for the billing cycle, we add all of the "Accrued Finance Charge"(s) together for the billing cycle.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Credit Line Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid **FINANCE CHARGES**, and second the principal loan balance outstanding in your Credit Line Account. Periodic statements may be sent to you at the end of each billing cycle showing your Credit Line Account loan transactions.

Send payments and inquiries to address shown on front of bill.

NOTE: Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.

Check 21 Notification

If you request the return of your original checks you may receive a "Substitute Check" in response. The Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Contact your branch or call the number on the front of this statement to request a Check 21 disclosure.

Note:

Clients on Account Analysis must examine the Analysis Statement and report to Bank any claim for credit of refund within 60 days after Bank makes the statement available. If Bank does not receive notice of error or discrepancy within this time frame, items on the statement will be deemed to be correct.


CLASSIC BUSINESS CHECKING-2060 (continued)
Account Activity (continued)

| Post Date | Description | Debits | Credits | Balance |
|-------------------|---|----------|------------|-------------------|
| 12/06/2021 | XX1767 POS PURCHASE CURB SVC LONG IS LONG ISLAND C NY 07192431 047190 | \$26.76 | | \$618.84 |
| 12/06/2021 | XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010002 032815 | \$25.96 | | \$592.88 |
| 12/06/2021 | XX1767 POS PURCHASE UBER TRIP HELP.UBER.COM CA 00000000 039051 | \$21.18 | | \$571.70 |
| 12/06/2021 | XX1767 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 046298 | \$18.05 | | \$553.65 |
| 12/06/2021 | XX1767 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 011695 | \$16.80 | | \$536.85 |
| 12/07/2021 | XX1767 POS DDA W/D BLOOMYS 001 NEW YORK NY D0010551 009621 | \$194.40 | | \$342.45 |
| 12/07/2021 | XX1767 POS PURCHASE BARNACHO NEW YORK NY 77616452 030154 | \$38.16 | | \$304.29 |
| 12/07/2021 | XX1767 POS DDA W/D BLOOMYS 001 NEW YORK NY D0010551 009619 | \$28.47 | | \$275.82 |
| 12/08/2021 | XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 9DJJV6N0 091954 | \$68.92 | | \$206.90 |
| 12/08/2021 | XX1767 POS PURCHASE TST* DAN JONES C NEW YORK NY 66921193 021193 | \$5.25 | | \$201.65 |
| 12/16/2021 | Domesitic wire fee 3639 | \$30.00 | | \$171.65 |
| 12/20/2021 | BUSINESS INTERNET TRANSFER FROM XXXXXX2292 ON 12/20/21 AT 12:39 | | \$1,000.00 | \$1,171.65 |
| 12/31/2021 | SERVICE CHARGE | \$25.00 | | \$1,146.65 |
| 12/31/2021 | Ending Balance | | | \$1,146.65 |

Daily Balances

| Date | Amount | Date | Amount | Date | Amount |
|------------|------------|------------|----------|------------|------------|
| 12/01/2021 | \$1,071.52 | 12/07/2021 | \$275.82 | 12/20/2021 | \$1,171.65 |
| 12/02/2021 | \$757.65 | 12/08/2021 | \$201.65 | 12/31/2021 | \$1,146.65 |
| 12/06/2021 | \$536.85 | 12/16/2021 | \$171.65 | | |

Overdraft and Returned Item Fees

| | Total for this period | Total year-to-date |
|---------------------------------|-----------------------|--------------------|
| Total Overdraft Fees | \$0.00 | \$0.00 |
| Total Returned Item Fees | \$0.00 | \$0.00 |

Service Charge Summary

| Description | Amount |
|---------------------------------------|---------|
| TOTAL CHARGE FOR Account Maintenance: | \$25.00 |
| Total Service Charge | \$25.00 |



Statement Ending 12/31/2021

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4 Bryant Park
3rd Floor
New York, NY 10018

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AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Statement Ending 01/31/2022

Page 1 of 4

Managing Your Accounts

| | | |
|--|----------------|----------------------------------|
| | Officer Name | Steve LaFredo |
| | Office Number | 212-266-9200 |
| | Banking Hours | Mon - Fri 8:30am - 4:30pm EST |
| | Online Banking | www.piermontbank.com |

Summary of Accounts

| Account Type | Account Number | Ending Balance |
|---------------------------|----------------|----------------|
| CLASSIC BUSINESS CHECKING | 2060 | \$951.14 |

CLASSIC BUSINESS CHECKING-2060

Account Summary

| Date | Description | Amount | Description | Amount |
|------------|-------------------------|------------|---------------------------|----------|
| 01/01/2022 | Beginning Balance | \$1,146.65 | Average Available Balance | \$994.88 |
| | 0 Credit(s) This Period | \$0.00 | | |
| | 3 Debit(s) This Period | \$195.51 | | |
| 01/31/2022 | Ending Balance | \$951.14 | | |
| | Service Charges | \$25.00 | | |

Account Activity

| Post Date | Description | Debits | Credits | Balance |
|------------|-----------------------------------|----------|---------|------------|
| 01/01/2022 | Beginning Balance | | | \$1,146.65 |
| 01/03/2022 | APPLECARD GSBANK PAYMENT 21617965 | \$140.51 | | \$1,006.14 |
| 01/11/2022 | Domesitic wire fee 3842 | \$30.00 | | \$976.14 |
| 01/31/2022 | SERVICE CHARGE | \$25.00 | | \$951.14 |
| 01/31/2022 | Ending Balance | | | \$951.14 |

Daily Balances

| Date | Amount | Date | Amount | Date | Amount |
|------------|------------|------------|----------|------------|----------|
| 01/03/2022 | \$1,006.14 | 01/11/2022 | \$976.14 | 01/31/2022 | \$951.14 |

Overdraft and Returned Item Fees

| | Total for this period | Total year-to-date | Previous year-to-date |
|--------------------------|-----------------------|--------------------|-----------------------|
| Total Overdraft Fees | \$0.00 | \$0.00 | \$0.00 |
| Total Returned Item Fees | \$0.00 | \$0.00 | \$0.00 |





Please examine immediately and report if incorrect. If no reply is received within 60 days the account will be considered correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

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- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

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YOUR LINE OF CREDIT ACCOUNTS SUMMARY OF RIGHTS IS OUTLINED BELOW.

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The following information applies only to loans made to you under your Loan Account line of credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LINE OF CREDIT ACCOUNTS

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- (1) Your name and account number.
- (2) The dollar amount of the suspected error.
- (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any money in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

We figure a portion of the Finance Charge on your account by applying the appropriate "Daily Periodic rate" to the appropriate portions of the "Principal" balances. We take the beginning "Principal" balance of your account each day, add any new (purchases, advances, loans) and subtract the "principal" portion of the payments or credits. This gives us the new "principal". We then apply the applicable daily periodic rate to the "principal" times the number of "days" at the new "Principal". This gives us the "Accrued Finance Charge" for each period of days in the billing cycle. To arrive at the "Finance Charge" for the billing cycle, we add all of the "Accrued Finance Charge"(s) together for the billing cycle.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Credit Line Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid **FINANCE CHARGES**, and second the principal loan balance outstanding in your Credit Line Account. Periodic statements may be sent to you at the end of each billing cycle showing your Credit Line Account loan transactions.

Send payments and inquiries to address shown on front of bill.

NOTE: Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.

Check 21 Notification

If you request the return of your original checks you may receive a "Substitute Check" in response. The Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Contact your branch or call the number on the front of this statement to request a Check 21 disclosure.

Note:

Clients on Account Analysis must examine the Analysis Statement and report to Bank any claim for credit of refund within 60 days after Bank makes the statement available. If Bank does not receive notice of error or discrepancy within this time frame, items on the statement will be deemed to be correct.

**CLASSIC BUSINESS CHECKING-2060** (continued)**Service Charge Summary**

| Description | Amount |
|---------------------------------------|---------|
| TOTAL CHARGE FOR Account Maintenance: | \$25.00 |
| Total Service Charge | \$25.00 |



Statement Ending 01/31/2022

Page 4 of 4

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4 Bryant Park
3rd Floor
New York, NY 10018

RETURN SERVICE REQUESTED

AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Statement Ending 02/28/2022

Page 1 of 2

Managing Your Accounts

| | | |
|--|----------------|----------------------------------|
| | Officer Name | Steve LaFredo |
| | Office Number | 212-266-9200 |
| | Banking Hours | Mon - Fri 8:30am - 4:30pm EST |
| | Online Banking | www.piermontbank.com |

Summary of Accounts

| Account Type | Account Number | Ending Balance |
|---------------------------|----------------|----------------|
| CLASSIC BUSINESS CHECKING | 2060 | \$926.14 |

CLASSIC BUSINESS CHECKING-2060

Account Summary

| Date | Description | Amount | Description | Amount |
|------------|-------------------------|----------|---------------------------|----------|
| 02/01/2022 | Beginning Balance | \$951.14 | Average Available Balance | \$951.14 |
| | 0 Credit(s) This Period | \$0.00 | | |
| | 1 Debit(s) This Period | \$25.00 | | |
| 02/28/2022 | Ending Balance | \$926.14 | | |
| | Service Charges | \$25.00 | | |

Account Activity

| Post Date | Description | Debits | Credits | Balance |
|------------|-------------------|---------|---------|----------|
| 02/01/2022 | Beginning Balance | | | \$951.14 |
| 02/28/2022 | SERVICE CHARGE | \$25.00 | | \$926.14 |
| 02/28/2022 | Ending Balance | | | \$926.14 |

Daily Balances

| Date | Amount |
|------------|----------|
| 02/28/2022 | \$926.14 |

Overdraft and Returned Item Fees

| | Total for this period | Total year-to-date | Previous year-to-date |
|--------------------------|-----------------------|--------------------|-----------------------|
| Total Overdraft Fees | \$0.00 | \$0.00 | \$0.00 |
| Total Returned Item Fees | \$0.00 | \$0.00 | \$0.00 |

Service Charge Summary

| Description | Amount |
|---------------------------------------|---------|
| TOTAL CHARGE FOR Account Maintenance: | \$25.00 |
| Total Service Charge | \$25.00 |





Please examine immediately and report if incorrect. If no reply is received within 60 days the account will be considered correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

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- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

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- (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

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Check 21 Notification

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Note:

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4 Bryant Park
3rd Floor
New York, NY 10018

RETURN SERVICE REQUESTED

AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Statement Ending 03/31/2022

Page 1 of 2

Managing Your Accounts

| | | |
|--|----------------|----------------------------------|
| | Officer Name | Steve LaFredo |
| | Office Number | 212-266-9200 |
| | Banking Hours | Mon - Fri 8:30am - 4:30pm EST |
| | Online Banking | www.piermontbank.com |

Summary of Accounts

| Account Type | Account Number | Ending Balance |
|---------------------------|----------------|----------------|
| CLASSIC BUSINESS CHECKING | 2060 | \$7,508.16 |

CLASSIC BUSINESS CHECKING-2060

Account Summary

| Date | Description | Amount |
|------------|-------------------------|------------|
| 03/01/2022 | Beginning Balance | \$926.14 |
| | 1 Credit(s) This Period | \$7,000.00 |
| | 4 Debit(s) This Period | \$417.98 |
| 03/31/2022 | Ending Balance | \$7,508.16 |

Account Activity

| Post Date | Description | Debits | Credits | Balance |
|------------|--|----------|------------|------------|
| 03/01/2022 | Beginning Balance | | | \$926.14 |
| 03/01/2022 | APPLECARD GSBANK PAYMENT 21617965 | \$28.33 | | \$897.81 |
| 03/24/2022 | Checking Account Transfer from DDA 0362 | | \$7,000.00 | \$7,897.81 |
| 03/30/2022 | XX2369 DDA WITHDRAWAL MAKSIMIRSKA 88 ZAGREB HR 10779 150947 | \$293.11 | | \$7,604.70 |
| 03/30/2022 | VISA ISA Fee MAKSIMIRSKA 88 ZAGREB HR 10779 150947 | \$2.98 | | \$7,601.72 |
| 03/30/2022 | APPLECARD GSBANK PAYMENT 21617965 | \$93.56 | | \$7,508.16 |
| 03/31/2022 | Ending Balance | | | \$7,508.16 |

Daily Balances

| Date | Amount | Date | Amount | Date | Amount |
|------------|----------|------------|------------|------------|------------|
| 03/01/2022 | \$897.81 | 03/24/2022 | \$7,897.81 | 03/30/2022 | \$7,508.16 |

Overdraft and Returned Item Fees

| | Total for this period | Total year-to-date |
|--------------------------|-----------------------|--------------------|
| Total Overdraft Fees | \$0.00 | \$0.00 |
| Total Returned Item Fees | \$0.00 | \$0.00 |





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RETURN SERVICE REQUESTED

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445 PARK AVE FL 9
NEW YORK NY 10022-8606

Statement Ending 04/29/2022

Page 1 of 4

Managing Your Accounts

| | | |
|--|----------------|--|
| | Officer Name | Steve LaFredo |
| | Office Number | 212-266-9200 |
| | Banking Hours | Mon - Fri 8:30am - 4:30pm EST |
| | Online Banking | www.piermontbank.com |

Summary of Accounts

| Account Type | Account Number | Ending Balance |
|---------------------------|----------------|----------------|
| CLASSIC BUSINESS CHECKING | 2060 | \$9,744.13 |

CLASSIC BUSINESS CHECKING-2060

Account Summary

| Date | Description | Amount | Description | Amount |
|------------|-------------------------|------------|---------------------------|------------|
| 04/01/2022 | Beginning Balance | \$7,508.16 | Average Available Balance | \$6,068.04 |
| | 1 Credit(s) This Period | \$5,000.00 | | |
| | 35 Debit(s) This Period | \$2,764.03 | | |
| 04/29/2022 | Ending Balance | \$9,744.13 | | |
| | Service Charges | \$4.50 | | |

Account Activity

| Post Date | Description | Debits | Credits | Balance |
|------------|--|----------|---------|------------|
| 04/01/2022 | Beginning Balance | | | \$7,508.16 |
| 04/01/2022 | XX2369 POS PURCHASE NZZJZ DR A.STAMP ZAGREB HR V0102266 021202 | \$63.96 | | \$7,444.20 |
| 04/01/2022 | VISA ISA Fee NZZJZ DR A.STAMP ZAGREB HR V0102266 021202 | \$0.64 | | \$7,443.56 |
| 04/01/2022 | XX2369 DDA WITHDRAWAL MAKSIMIRSKA 88 ZAGREB HR 10779 162794 | \$439.91 | | \$7,003.65 |
| 04/01/2022 | VISA ISA Fee MAKSIMIRSKA 88 ZAGREB HR 10779 162794 | \$4.45 | | \$6,999.20 |
| 04/04/2022 | XX2369 POS PURCHASE KONZUM P-0222 ZAGREB HR KZ022210 082000 | \$166.56 | | \$6,832.64 |
| 04/04/2022 | XX2369 POS PURCHASE RESTORAN TAJER ZAGREB HR 50108820 068000 | \$108.01 | | \$6,724.63 |
| 04/04/2022 | XX2369 POS PURCHASE VRUTAK DOO ZAGREB HR 50039021 012000 | \$90.69 | | \$6,633.94 |
| 04/04/2022 | XX2369 POS PURCHASE KINESKI RESTORAN ZAGREB HR 50056153 055000 | \$48.98 | | \$6,584.96 |
| 04/04/2022 | XX2369 POS PURCHASE ASIA GOLD ZAGREB HR 22817647 000202 | \$34.20 | | \$6,550.76 |
| 04/04/2022 | XX2369 POS PURCHASE PET NETWORK ZAGREB HR RB030158 017100 | \$23.21 | | \$6,527.55 |
| 04/04/2022 | VISA ISA Fee KONZUM P-0222 ZAGREB HR KZ022210 082000 | \$1.67 | | \$6,525.88 |
| 04/04/2022 | VISA ISA Fee RESTORAN TAJER ZAGREB HR 50108820 | \$1.08 | | \$6,524.80 |





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**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

| Post Date | Description | Debits | Credits | Balance |
|-------------------|--|----------|------------|-------------------|
| | 068000 | | | |
| 04/04/2022 | VISA ISA Fee VRUTAK DOO ZAGREB HR 50039021 012000 | \$0.91 | | \$6,523.89 |
| 04/04/2022 | VISA ISA Fee KINESKI RESTORAN ZAGREB HR 50056153 055000 | \$0.49 | | \$6,523.40 |
| 04/04/2022 | VISA ISA Fee ASIA GOLD ZAGREB HR 22817647 000202 | \$0.34 | | \$6,523.06 |
| 04/04/2022 | VISA ISA Fee PET NETWORK ZAGREB HR RB030158 017100 | \$0.23 | | \$6,522.83 |
| 04/05/2022 | XX2369 POS PURCHASE ADFS VELIKA GORIC HR 50052556 047000 | \$7.97 | | \$6,514.86 |
| 04/05/2022 | XX2369 POS PURCHASE COFFEE FELLOWS F FRANKFURT DE 69136455 021096 | \$4.60 | | \$6,510.26 |
| 04/05/2022 | VISA ISA Fee ADFS VELIKA GORIC HR 50052556 047000 | \$0.08 | | \$6,510.18 |
| 04/05/2022 | VISA ISA Fee COFFEE FELLOWS F FRANKFURT DE 69136455 021096 | \$0.05 | | \$6,510.13 |
| 04/13/2022 | XX2369 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 072447 | \$31.32 | | \$6,478.81 |
| 04/14/2022 | XX2369 POS PURCHASE ASSOCIATION OF Y 203-4321886 CT 29216999 035395 | \$972.00 | | \$5,506.81 |
| 04/15/2022 | XX2369 POS DDA W/D AMISH MARKET NEW YORK NY 00010002 067490 | \$17.55 | | \$5,489.26 |
| 04/18/2022 | XX2369 POS PURCHASE BEACH CAFE NEW YORK NY 00972807 077398 | \$63.50 | | \$5,425.76 |
| 04/18/2022 | XX2369 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 185257 | \$35.27 | | \$5,390.49 |
| 04/18/2022 | XX2369 POS PURCHASE CURB SVC QUEENS QUEENS NY 07192431 053329 | \$15.36 | | \$5,375.13 |
| 04/18/2022 | XX2369 POS PURCHASE CURB SVC QUEENS QUEENS NY 07192431 088140 | \$13.56 | | \$5,361.57 |
| 04/18/2022 | XX2369 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 042386 | \$10.80 | | \$5,350.77 |
| 04/19/2022 | XX2369 POS PURCHASE WYOMING SECRETAR 307-7775847 WY 11696999 073507 | \$62.00 | | \$5,288.77 |
| 04/27/2022 | XX2369 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 559839 | \$13.48 | | \$5,275.29 |
| 04/27/2022 | Incoming Wire Fee 56518628 | \$15.00 | | \$5,260.29 |
| 04/28/2022 | XX2369 POS PURCHASE SQ * SAMASCOTT OR New York NY 00000000 007335 | \$6.85 | | \$5,253.44 |
| 04/28/2022 | XX2369 POS PURCHASE SQ * PINK MOOSE U New York NY 00000000 021326 | \$4.81 | | \$5,248.63 |
| 04/29/2022 | BUSINESS INTERNET TRANSFER FROM XXXXXX2292 ON 4/29/22 AT 10:36 | | \$5,000.00 | \$10,248.63 |
| 04/29/2022 | CommerceWest New Acct | \$500.00 | | \$9,748.63 |
| 04/29/2022 | SERVICE CHARGE | \$4.50 | | \$9,744.13 |
| 04/29/2022 | Ending Balance | | | \$9,744.13 |

Daily Balances

| Date | Amount | Date | Amount | Date | Amount |
|------------|------------|------------|------------|------------|------------|
| 04/01/2022 | \$6,999.20 | 04/14/2022 | \$5,506.81 | 04/27/2022 | \$5,260.29 |
| 04/04/2022 | \$6,522.83 | 04/15/2022 | \$5,489.26 | 04/28/2022 | \$5,248.63 |
| 04/05/2022 | \$6,510.13 | 04/18/2022 | \$5,350.77 | 04/29/2022 | \$9,744.13 |
| 04/13/2022 | \$6,478.81 | 04/19/2022 | \$5,288.77 | | |

**CLASSIC BUSINESS CHECKING-2060** (continued)**Overdraft and Returned Item Fees**

| | Total for this period | Total year-to-date |
|--------------------------|-----------------------|--------------------|
| Total Overdraft Fees | \$0.00 | \$0.00 |
| Total Returned Item Fees | \$0.00 | \$0.00 |

Service Charge Summary

| Description | Amount |
|-------------------------------|--------|
| TOTAL CHARGE FOR TOTAL ITEMS: | \$4.50 |
| Total Service Charge | \$4.50 |



Statement Ending 05/31/2022

Page 1 of 4

4 Bryant Park
3rd Floor
New York, NY 10018

RETURN SERVICE REQUESTED

AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Managing Your Accounts

| | | |
|--|----------------|----------------------------------|
| | Email | clientcare@piermontbank.com |
| | Office Number | 212-266-9200 |
| | Banking Hours | Mon - Fri 8:30am - 4:30pm EST |
| | Online Banking | www.piermontbank.com |

Summary of Accounts

| Account Type | Account Number | Ending Balance |
|---------------------------|----------------|----------------|
| CLASSIC BUSINESS CHECKING | 2060 | \$5,172.62 |

CLASSIC BUSINESS CHECKING-2060

Account Summary

| Date | Description | Amount | Description | Amount |
|------------|-------------------------|------------|---------------------------|------------|
| 04/30/2022 | Beginning Balance | \$9,744.13 | Average Available Balance | \$7,184.60 |
| | 0 Credit(s) This Period | \$0.00 | | |
| | 43 Debit(s) This Period | \$4,571.51 | | |
| 05/31/2022 | Ending Balance | \$5,172.62 | | |
| | Service Charges | \$8.50 | | |

Account Activity

| Post Date | Description | Debits | Credits | Balance |
|------------|--|------------|---------|------------|
| 04/30/2022 | Beginning Balance | | | \$9,744.13 |
| 05/02/2022 | XX2369 POS PURCHASE THEA DEVELOPMENT 111-9129770 NY 00010001 088188 | \$5.00 | | \$9,739.13 |
| 05/02/2022 | AMEX EPAYMENT ACH PMT W0472 | \$2,000.00 | | \$7,739.13 |
| 05/02/2022 | APPLECARD GSBANK PAYMENT 21617965 | \$63.50 | | \$7,675.63 |
| 05/05/2022 | XX2369 PURCHASE-SIG STEP DOWN TO NAT NEW YORK NY 5 030706 | \$73.51 | | \$7,602.12 |
| 05/05/2022 | XX2369 PURCHASE-SIG SQ * SAMASCOTT OR New York NY 00000000 057134 | \$7.70 | | \$7,594.42 |
| 05/06/2022 | XX2369 PURCHASE-PIN AMISH MARKET NEW YORK NY 00010003 080382 | \$28.80 | | \$7,565.62 |
| 05/06/2022 | XX2369 PURCHASE-SIG DUANE READE #142 NEW YORK NY 00000000 007797 | \$19.18 | | \$7,546.44 |
| 05/09/2022 | XX2369 PURCHASE-PIN Duane Reade STO NEW YORK NY 99999999 708345 | \$27.57 | | \$7,518.87 |
| 05/09/2022 | XX2369 PURCHASE-SIG NYC TAXI 1246 12 LONG ISLAND C NY 467 003717 | \$14.30 | | \$7,504.57 |
| 05/10/2022 | XX2369 PURCHASE-SIG DD/BR #358915 NEW YORK NY 3589021 046561 | \$3.26 | | \$7,501.31 |
| 05/16/2022 | XX2369 PURCHASE-PIN AMISH MARKET NEW YORK NY 00010004 085291 | \$20.19 | | \$7,481.12 |
| 05/16/2022 | XX2369 PURCHASE-SIG NYC TAXI 1246 12 LONG ISLAND C NY 467 067497 | \$13.30 | | \$7,467.82 |





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We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

YOUR LINE OF CREDIT ACCOUNTS SUMMARY OF RIGHTS IS OUTLINED BELOW.

This is a summary of your rights; a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

The following information applies only to loans made to you under your Loan Account line of credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LINE OF CREDIT ACCOUNTS

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address located on the front of this bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- (1) Your name and account number.
- (2) The dollar amount of the suspected error.
- (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any money in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

We figure a portion of the Finance Charge on your account by applying the appropriate "Daily Periodic rate" to the appropriate portions of the "Principal" balances. We take the beginning "Principal" balance of your account each day, add any new (purchases, advances, loans) and subtract the "principal" portion of the payments or credits. This gives us the new "principal". We then apply the applicable daily periodic rate to the "principal" times the number of "days" at the new "Principal". This gives us the "Accrued Finance Charge" for each period of days in the billing cycle. To arrive at the "Finance Charge" for the billing cycle, we add all of the "Accrued Finance Charge"(s) together for the billing cycle.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Credit Line Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid **FINANCE CHARGES**, and second the principal loan balance outstanding in your Credit Line Account. Periodic statements may be sent to you at the end of each billing cycle showing your Credit Line Account loan transactions.

Send payments and inquiries to address shown on front of bill.

NOTE: Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.

Check 21 Notification

If you request the return of your original checks you may receive a "Substitute Check" in response. The Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Contact your branch or call the number on the front of this statement to request a Check 21 disclosure.

Note:

Clients on Account Analysis must examine the Analysis Statement and report to Bank any claim for credit of refund within 60 days after Bank makes the statement available. If Bank does not receive notice of error or discrepancy within this time frame, items on the statement will be deemed to be correct.


CLASSIC BUSINESS CHECKING-2060 (continued)
Account Activity (continued)

| Post Date | Description | Debits | Credits | Balance |
|------------|---|----------|---------|------------|
| 05/17/2022 | XX2369 PURCHASE-SIG CURB SVC NEW YOR QUEENS NY 07192431 045158 | \$15.36 | | \$7,452.46 |
| 05/17/2022 | XX2369 PURCHASE-SIG NYC TAXI 1246 12 LONG ISLAND C NY 467 046053 | \$11.05 | | \$7,441.41 |
| 05/18/2022 | XX2369 PURCHASE-PIN Duane Reade STO NEW YORK NY 99999999 609888 | \$67.57 | | \$7,373.84 |
| 05/18/2022 | XX2369 ATM WITHDRAWAL 852 2ND AVE NEW YORK NY AXD34228 000370 | \$200.00 | | \$7,173.84 |
| 05/19/2022 | XX2369 PURCHASE-SIG BARNACHO NEW YORK NY 77616452 060066 | \$94.66 | | \$7,079.18 |
| 05/19/2022 | XX2369 PURCHASE-SIG SQ * SAMASCOTT OR New York NY 00000000 039669 | \$6.80 | | \$7,072.38 |
| 05/23/2022 | XX2369 PURCHASE-PIN MORTON WILLIAMS NEW YORK NY 57937101 732919 | \$35.91 | | \$7,036.47 |
| 05/23/2022 | XX2369 PURCHASE-PIN AMISH MARKET NEW YORK NY 00010004 088279 | \$33.13 | | \$7,003.34 |
| 05/23/2022 | XX2369 PURCHASE-SIG CURB SVC QUEENS QUEENS NY 07192431 002428 | \$32.76 | | \$6,970.58 |
| 05/23/2022 | XX2369 PURCHASE-SIG CURB SVC LONG IS QUEENS NY 07192431 072386 | \$23.16 | | \$6,947.42 |
| 05/24/2022 | XX2369 PURCHASE-PIN Duane Reade STO NEW YORK NY 99999999 925007 | \$7.66 | | \$6,939.76 |
| 05/24/2022 | XX2369 ATM WITHDRAWAL 852 2ND AVE NEW YORK NY AXD34228 000919 | \$400.00 | | \$6,539.76 |
| 05/26/2022 | XX2369 PURCHASE-SIG Flgh .Muenchen D Munchen DE 65392275 016586 | \$14.30 | | \$6,525.46 |
| 05/26/2022 | VISA ISA Fee Flgh .Muenchen D Munchen DE 65392275 016586 | \$0.14 | | \$6,525.32 |
| 05/26/2022 | XX2369 ATM WITHDRAWAL UL GRADA VUKOVARA 2 ZAGREB HR 12087 173292 | \$283.26 | | \$6,242.06 |
| 05/26/2022 | VISA ISA Fee UL GRADA VUKOVARA 2 ZAGREB HR 12087 173292 | \$2.88 | | \$6,239.18 |
| 05/27/2022 | XX2369 PURCHASE-SIG RESTORAN TAJER ZAGREB HR 50108820 006000 | \$352.67 | | \$5,886.51 |
| 05/27/2022 | XX2369 PURCHASE-SIG KONZUM P-0222 ZAGREB HR KZ022213 090000 | \$174.66 | | \$5,711.85 |
| 05/27/2022 | VISA ISA Fee RESTORAN TAJER ZAGREB HR 50108820 006000 | \$3.53 | | \$5,708.32 |
| 05/27/2022 | VISA ISA Fee KONZUM P-0222 ZAGREB HR KZ022213 090000 | \$1.75 | | \$5,706.57 |
| 05/31/2022 | XX2369 PURCHASE-SIG VRUTAK DOO ZAGREB HR 50039021 055000 | \$97.16 | | \$5,609.41 |
| 05/31/2022 | XX2369 PURCHASE-SIG SDA CROATIA ZAG4 ZRACNA LUKA HR 50100024 085000 | \$36.93 | | \$5,572.48 |
| 05/31/2022 | XX2369 PURCHASE-SIG PET NETWORK ZAGREB HR RB030158 001630 | \$32.81 | | \$5,539.67 |
| 05/31/2022 | XX2369 PURCHASE-SIG PBZ7DMP22 ZAGREB HR PDM00301 005297 | \$30.34 | | \$5,509.33 |
| 05/31/2022 | VISA ISA Fee VRUTAK DOO ZAGREB HR 50039021 055000 | \$0.97 | | \$5,508.36 |
| 05/31/2022 | VISA ISA Fee SDA CROATIA ZAG4 ZRACNA LUKA HR 50100024 085000 | \$0.37 | | \$5,507.99 |
| 05/31/2022 | VISA ISA Fee PET NETWORK ZAGREB HR RB030158 001630 | \$0.33 | | \$5,507.66 |
| 05/31/2022 | VISA ISA Fee PBZ7DMP22 ZAGREB HR PDM00301 005297 | \$0.30 | | \$5,507.36 |
| 05/31/2022 | XX2369 ATM WITHDRAWAL REISEB FFM-FLUGHAFE FRANKFURT DE 00001062 649584 | \$323.01 | | \$5,184.35 |
| 05/31/2022 | VISA ISA Fee REISEB FFM-FLUGHAFE FRANKFURT DE 00001062 649584 | \$3.23 | | \$5,181.12 |


Statement Ending 05/31/2022

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CLASSIC BUSINESS CHECKING-2060 (continued)
Account Activity (continued)

| Post Date | Description | Debits | Credits | Balance |
|------------|----------------|--------|---------|------------|
| 05/31/2022 | SERVICE CHARGE | \$8.50 | | \$5,172.62 |
| 05/31/2022 | Ending Balance | | | \$5,172.62 |

Daily Balances

| Date | Amount | Date | Amount | Date | Amount |
|------------|------------|------------|------------|------------|------------|
| 05/02/2022 | \$7,675.63 | 05/16/2022 | \$7,467.82 | 05/24/2022 | \$6,539.76 |
| 05/05/2022 | \$7,594.42 | 05/17/2022 | \$7,441.41 | 05/26/2022 | \$6,239.18 |
| 05/06/2022 | \$7,546.44 | 05/18/2022 | \$7,173.84 | 05/27/2022 | \$5,706.57 |
| 05/09/2022 | \$7,504.57 | 05/19/2022 | \$7,072.38 | 05/31/2022 | \$5,172.62 |
| 05/10/2022 | \$7,501.31 | 05/23/2022 | \$6,947.42 | | |

Overdraft and Returned Item Fees

| | Total for this period | Total year-to-date |
|--------------------------|-----------------------|--------------------|
| Total Overdraft Fees | \$0.00 | \$0.00 |
| Total Returned Item Fees | \$0.00 | \$0.00 |

Service Charge Summary

| Description | Amount |
|-------------------------------|--------|
| TOTAL CHARGE FOR TOTAL ITEMS: | \$8.50 |
| Total Service Charge | \$8.50 |



4 Bryant Park
3rd Floor
New York, NY 10018

RETURN SERVICE REQUESTED

AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Statement Ending 06/30/2022

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Managing Your Accounts

| | | |
|--|----------------|----------------------------------|
| | Email | clientcare@piermontbank.com |
| | Office Number | 212-266-9200 |
| | Banking Hours | Mon - Fri 8:30am - 4:30pm EST |
| | Online Banking | www.piermontbank.com |

Summary of Accounts

| Account Type | Account Number | Ending Balance |
|---------------------------|----------------|----------------|
| CLASSIC BUSINESS CHECKING | 2060 | \$7,343.97 |

CLASSIC BUSINESS CHECKING-2060

Account Summary

| Date | Description | Amount |
|------------|-------------------------|------------|
| 06/01/2022 | Beginning Balance | \$5,172.62 |
| | 5 Credit(s) This Period | \$7,686.79 |
| | 9 Debit(s) This Period | \$5,515.44 |
| 06/30/2022 | Ending Balance | \$7,343.97 |

Account Activity

| Post Date | Description | Debits | Credits | Balance |
|------------|--|------------|------------|-------------|
| 06/01/2022 | Beginning Balance | | | \$5,172.62 |
| 06/03/2022 | Checking Account Transfer from DDA 0362 | | \$6,000.00 | \$11,172.62 |
| 06/03/2022 | Checking Account Transfer to DDA 0362 | \$200.00 | | \$10,972.62 |
| 06/06/2022 | XX2369 PURCHASE-PIN AMISH MARKET NEW YORK NY 00010003 091089 | \$26.86 | | \$10,945.76 |
| 06/06/2022 | XX2369 PURCHASE-SIG DUANE READE #142 NEW YORK NY 00000000 002885 | \$8.66 | | \$10,937.10 |
| 06/06/2022 | AMEX EPAYMENT ACH PMT W2214 | \$4,923.86 | | \$6,013.24 |
| 06/09/2022 | XX2369 ATM WITHDRAWAL 485 LEXINGTON AVE NEW YORK NY AXD34274 000868 | \$200.00 | | \$5,813.24 |
| 06/10/2022 | XX2369 PURCHASE-SIG CVS/PHARMACY #10 NEW YORK NY 00000000 066115 | \$6.38 | | \$5,806.86 |
| 06/14/2022 | XX2369 POS RETURN ASSOCIATION OF Y 203-4321886 CT 29216999 097623 | | \$486.00 | \$6,292.86 |
| 06/14/2022 | Wise Inc 434431621 434431621 | | \$0.35 | \$6,293.21 |
| 06/14/2022 | Wise Inc 434431621 434431621 | | \$0.44 | \$6,293.65 |
| 06/14/2022 | 10052683 Wise Inc From Regent Exhibitions Limited Via WISE | | \$1,200.00 | \$7,493.65 |
| 06/17/2022 | Domesitic wire fee 5234 | \$30.00 | | \$7,463.65 |
| 06/17/2022 | Domesitic wire fee 5235 | \$30.00 | | \$7,433.65 |
| 06/27/2022 | APPLECARD GSBANK PAYMENT 21617965 | \$89.68 | | \$7,343.97 |
| 06/30/2022 | Ending Balance | | | \$7,343.97 |





Please examine immediately and report if incorrect. If no reply is received within 60 days the account will be considered correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

In case of errors or questions about your electronic transfers telephone us at the phone number listed on the front, or write us at the address listed on the front as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

YOUR LINE OF CREDIT ACCOUNTS SUMMARY OF RIGHTS IS OUTLINED BELOW.

This is a summary of your rights; a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

The following information applies only to loans made to you under your Loan Account line of credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LINE OF CREDIT ACCOUNTS

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address located on the front of this bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- (1) Your name and account number.
- (2) The dollar amount of the suspected error.
- (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any money in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

We figure a portion of the Finance Charge on your account by applying the appropriate "Daily Periodic rate" to the appropriate portions of the "Principal" balances. We take the beginning "Principal" balance of your account each day, add any new (purchases, advances, loans) and subtract the "principal" portion of the payments or credits. This gives us the new "principal". We then apply the applicable daily periodic rate to the "principal" times the number of "days" at the new "Principal". This gives us the "Accrued Finance Charge" for each period of days in the billing cycle. To arrive at the "Finance Charge" for the billing cycle, we add all of the "Accrued Finance Charge"(s) together for the billing cycle.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Credit Line Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid **FINANCE CHARGES**, and second the principal loan balance outstanding in your Credit Line Account. Periodic statements may be sent to you at the end of each billing cycle showing your Credit Line Account loan transactions.

Send payments and inquiries to address shown on front of bill.

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Check 21 Notification

If you request the return of your original checks you may receive a "Substitute Check" in response. The Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Contact your branch or call the number on the front of this statement to request a Check 21 disclosure.

Note:

Clients on Account Analysis must examine the Analysis Statement and report to Bank any claim for credit of refund within 60 days after Bank makes the statement available. If Bank does not receive notice of error or discrepancy within this time frame, items on the statement will be deemed to be correct.


CLASSIC BUSINESS CHECKING-2060 (continued)
Daily Balances

| Date | Amount | Date | Amount | Date | Amount |
|------------|-------------|------------|------------|------------|------------|
| 06/03/2022 | \$10,972.62 | 06/10/2022 | \$5,806.86 | 06/27/2022 | \$7,343.97 |
| 06/06/2022 | \$6,013.24 | 06/14/2022 | \$7,493.65 | | |
| 06/09/2022 | \$5,813.24 | 06/17/2022 | \$7,433.65 | | |

Overdraft and Returned Item Fees

| | Total for this period | Total year-to-date |
|--------------------------|-----------------------|--------------------|
| Total Overdraft Fees | \$0.00 | \$0.00 |
| Total Returned Item Fees | \$0.00 | \$0.00 |



Statement Ending 06/30/2022

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